Fill in this in	nformation to identify	y your case:		
Deblor 1	Hericson Torres			
	First Name	Middle Name	Liist Name	
Debtor 2	Leigh Torres			
(Spouse, if filing)	First Name	Middle Name	Last Namo	
United States Case number	Bankruptcy Court for the:  5:25-BK-00501- (If known)		ennsylvania	



Check if this is an amended filling

12/15

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$ 187,500.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$ 187,500.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$326,135.00
1c. Copy line 63, Total of all property on Schedule A/B	\$ 513,635.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	Amount you owe
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$ 375,300.37
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$ 1,474,271.00
Your total liabilities	\$_1,849,571.30
art 3: Summarize Your Income and Expenses	MINISTER MINISTER
Schedule I: Your Income (Official Form 106I)	s 1,600.00
Copy your combined monthly income from line 12 of Schedule I	<b>a</b>
Schedule J: Your Expenses (Official Form 106J)	1 005 00
Copy your monthly expenses from line 22c of Schedule J	\$1,335.00

Case number (if known) 5:25-BK-00501-MJC

ניו	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?		
	☐ No. You have nothing to report on this part of the form. Check this box and submit this fo ☑ Yes		
7.	What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purpose.	individual primarily for a perso ses. 28 U.S.C. § 159.	nal,
	Your debts are not primarily consumer debts. You have nothing to report on this part this form to the court with your other schedules.	of the form. Check this box an	d submit
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	come from Official	\$ 1,600.00
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	Total claim	
	From Part 4 on Schedule E/F, copy the following:		
	9a. Domestic support obligations (Copy line 6a.)	\$	
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00	
	9c, Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$8	
	9d. Student loans. (Copy line 6f.)	\$	
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00	
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ 0.00	

9g. Total. Add lines 9a through 9f.

Debtor 1	Hericson Torres		
	Fast Name	Midd'e Name	Last Namo
Debtor 2	Leigh Torres		
(Spouse, if filing)	First Name	Middle Name	Last Name
(Spouse, if filing) United States I	Bankrupicy Court for the:	Middle District of Pe	
Case number	5:25-BK-00501-	M.IC	

Check if this is an amended filing

### Official Form 106A/B

# Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 18 Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. Yes. Where is the property? What is the property? Check all that apply. Do not deduct secured claims or exemptions, Put Single-family home the amount of any secured claims on Schedule D: 325 Five Springs Rd Creditors Who Have Claims Secured by Property. Duplex or multi-unit building Street address, if available, or other description ☐ Condominium or cooperative Current value of the Current value of the Manufactured or mobile home entire property? portion you own? 375,000.00 187,500.00 Investment property Stroudsburg PA 18360 Describe the nature of your ownership Timeshare State ZIP Code interest (such as fee simple, tenancy by Other the entireties, or a life estate), if known. Who has an interest in the property? Check one. Fee Simple Debtor 1 only Monroe Debtor 2 only County Check if this is community property Debtor 1 and Debtor 2 only (see instructions) At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: If you own or have more than one, list here: What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put Single-family home the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Duplex or multi-unit building Street address, if available, or other description Condominium or cooperative Current value of the Current value of the entire property? portion you own? Manufactured or mobile home ☐ Land ☐ Investment property Describe the nature of your ownership Timeshare City ZIP Code interest (such as fee simple, tenancy by ☐ Other the entireties, or a life estate), if known. Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property (see instructions) At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:

Case number (#knaxn)\_5:25-BK-00501-MJC Hericson Torres Dehlor 1 What is the property? Check all that apply. Do not deduct secured claims or exemptions, Put the amount of any secured claims on Schedule D: Single-family home 1.3. Creditors Who Have Claims Secured by Property. Duplex or multi-unit building Street address, if available, or other description Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home ☐ Land Investment property Describe the nature of your ownership State ZIP Code ☐ Timeshare interest (such as fee simple, tenancy by Olher the entireties, or a life estate), if known. Who has an interest in the property? Check one. Debtor 1 only County Debtor 2 only Check if this is community property Debtor 1 and Debtor 2 only (see instructions) At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages 187,500.00 you have attached for Part 1. Write that number here. **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases, 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No ☑ Yes Toyota Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put Make: 3.1. the amount of any secured claims on Schedule D: Deblor 1 only RAV4 Model: Creditors Who Have Claims Secured by Property. Debtor 2 only 2019 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only 228000 entire property? portion you own? Approximate mileage: At least one of the debtors and another Other information: 5,000,00 2,500.00 Check if this is community property (see Private Automobile & Household instructions) Necessity, Needs repairs, failed inspection. "Check Engine" light on. If you own or have more than one, describe here: Nissan Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put 3.2. Make: the amount of any secured claims on Schedule D: Debtor 1 only Pathfinder Model: Creditors Who Have Claims Secured by Property. Debtor 2 only 2015 Year: Current value of the 
Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 130000

Official Form 106A/B

instructions)

At least one of the debtors and another

Check if this is community property (see

Desc

1.800.00

3,600.00

Private Automobile & Household

Necessity. Needs repairs, failed inspection. "Check Engine" light on.

Approximate mileage:

Other information:

-lericson	Torres	
<u></u>		
Fire i Nama	Madia Nama	Lord Mama

3.3.	Make:	Who has an interest in the property? Check one.	Do not deduct secured cla the amount of any secure	
	Model:	Debtor 1 only	Creditors Who Have Clair	
	Year:	Debtor 2 only	Current value of the	Current value of the
	Approximate mileage:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	., -	At least one of the debtors and another	, , ,	,
	Other information:	Check if this is community property (see instructions)	\$	\$
3.4.	Make:	Who has an interest in the property? Check one.	Do not deduct secured cla	ims or exemptions. Put
	Model:	Debtor 1 only	the amount of any secure Creditors Who Have Clain	
	Year:	Debtor 2 only		
		Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Approximate mileage:	At least one of the debtors and another	entile broberty	portion you own:
	Other information:	☐ Check if this is community property (see instructions)	\$	\$
<b>1</b> N	0	al watercraft, fishing vessels, snowmobiles, motorcycle accesso	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
<b>1</b> N	0	Who has an interest in the property? Check one. ☐ Debtor 1 only ☐ Debtor 2 only	Do not deduct secured cla the amount of any secured Creditors Who Have Claim	d claims on Schedule D: ns Secured by Property.
<i>Xan</i> <b>2</b> N <b>3</b> Y	o es Make: Model:	Who has an interest in the property? Check one. ☐ Debtor 1 only	Do not deduct secured cla the amount of any secure	d claims on Schedule D: ns Secured by Property,
Î N	Make:  Model:  Year:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured cla the amount of any secured Creditors Who Have Clain Current value of the	d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?
<b>1</b> N 1 Y .1.	Make: Model: Year: Other information: own or have more than one, list her	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured class the amount of any secured Creditors Who Have Claim Current value of the entire property?	d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?
<b>1</b> N	Make: Model: Year: Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured class the amount of any secured Creditors Who Have Claim Current value of the entire property?	d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?  \$
<b>1</b> N	Make: Model: Year: Other information: own or have more than one, list her	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Te: Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured clathe amount of any securer Creditors Who Have Claim Current value of the entire property?  \$ Do not deduct secured claim	d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?  \$
<b>ŽÍ</b> N <b>J</b> Y	Make:  Model:  Year: Other information:  own or have more than one, list her	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Te:  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured clathe amount of any securer Creditors Who Have Claim Current value of the entire property?  \$  Do not deduct secured clathe amount of any securer Creditors Who Have Claim Current value of the	d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?  \$  drins or exemptions. Put d claims on Schedule D: ns Secured by Property.  Current value of the
<b>j</b> N <b>j</b> Y i.1.	Make: Model: Year: Other information:  own or have more than one, list her Make: Model:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Te:  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured clathe amount of any securer Creditors Who Have Claim  Current value of the entire property?  \$  Do not deduct secured clathe amount of any securer Creditors Who Have Claim	d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?  \$  Jims or exemptions, Put d claims on Schedule D: ns Secured by Property.
<b>2</b> N	Make: Model: Other information:  own or have more than one, list her Make: Model: Year:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Te:  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured class the amount of any securer Creditors Who Have Claim Current value of the entire property?  \$	d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?  \$  Idens or exemptions. Put d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?
<b>2</b> N	Make: Model: Other information:  own or have more than one, list her Make: Model: Year:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Te:  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured clathe amount of any securer Creditors Who Have Claim Current value of the entire property?  \$  Do not deduct secured clathe amount of any securer Creditors Who Have Claim Current value of the	d claims on Schedule Las Secured by Property  Current value of a portion you own?  \$  Idens or exemptions, Put a claims on Schedule Las Secured by Property  Current value of a

Hericson Torres
First Name Middle Name Last Name

### Parts: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household goods and furnishings	
Examples: Major appliances, furniture, linens, china, kitchenware	
<b>Ø</b> No	-1
Yes. Describe	\$
7. Electronics	
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
collections; electronic devices including cell phones, cameras, media players, games	
<b>2</b> No	ן
Yes. Describe	\$
8. Collectibles of value	
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects;	
stamp, coin, or baseball card collections; other collections, memorabilia, collectibles	
Mo production of the second of	"]
Yes, Describe	\$
	'I
9. Equipment for sports and hobbies	
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments	
☑ Yes. Describe	1.
G Tes. Describe,	\$
	J
10. Firearms	
Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No	
Ves. Describe	1
tes 100. Dooring	<b></b>
11. Clothes	
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
☑ No	··-
Yes. Describe	\$
12. Jewelry	
Examples: Everyday Jewelry, costume jewelry, engagement rings, wedding rings, heirtoom jewelry, watches, gems,	
gald, silver	
No No Paradha	5,000.00
Yes. Describe Marital/Wedding Rings (currently in Pawn Shop)	J #
13. Non-farm animals	
Examples: Dogs, cats, birds, horses	
☑ No	
Yes, Describe	<b>]</b> \$
W. 163, DOJUIDO	] *
14. Any other personal and household Items you did not already list, including any health aids you did not list	
• • •	
No No	" <b> </b>
Yes, Give specific	\$
Information.	
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached	\$ 5,000.00
for Part 3. Write that number here	

Hericson	orres		
Eret Nome	Middle Neme	Lost Namo	

	100	B۲	3	"12	퍞
12			2	• •	
_			300		

#### **Describe Your Financial Assets**

Do you own or have any legal o	r equitable interest in a	ny of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
16. Cash  Examples: Money you have in	your wallet, in your home	e, In a safe deposit box, and on hand when you fi	le your pelition	
<b>☑</b> No				
<b>Q</b> Yes			Cash:	\$
17. Deposits of money  Examples: Checking, savings, and other similar in	or other financial accour stitutions. If you have mu	nts; certificates of deposit; shares in credit unions ultiple accounts with the same institution, list each	, brokerage houses, n.	
☑ No				
Q Yes		Institution name:		
17.1.	Checking account:	M&T BANK (negative balance)		\$,200.00
17.2.	Checking account:			\$
17.3.	Savings account:			\$
17.4.	Savings account:			\$
17.5.	Certificates of deposit:			\$
17.6.	Other financial account:			\$
17.7.	Other financial account:		······································	\$
17.8.	Other financial account:			\$
17.9.	Other financial account:			\$
☑ No	•	rage firms, money market accounts		
	and of lood of flamo.			œ
				\$ \$
				\$
19. Non-publicly traded stock ar an LLC, partnership, and joi		ated and unincorporated businesses, includir	ng an interest in	
	e of entity:		% of ownership:	
Yes, Give specific			0%%	\$
them			0%%	\$
			0%%	\$

Hericson	Torres		 	
First Name	Middle Name	Last Name		

50 O I	A. L. J. B. and Marrier of the made and a married by lands and a married by the state of the sta	
Negotiable instrumer	rporate bonds and other negotiable and non-negotiable Instruments ats include personal checks, cashiers' checks, promissory notes, and money orders. Inents are those you cannot transfer to someone by signing or delivering them.	
☐ No ☑ Yes. Give specific	*DEBTOR DEMANDS RETURN OF SECURITIES AT THE OVER-COLLATER	RALIZED VALUES*
information about	Federal Home Loan Mortgage Corporation (Freddie Mac)	s 244,000.00
them	Toyota Motor Credit Corporation	\$ 47,636.00
	Pentagon Federal Credit Union	\$ 25,399.00
21. Retirement or pensing Examples: Interests in the No	ion accounts n IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
account separate	ly. Type of account: Institution name:	
	401(k) or similar plan:	\$
	Pension plan:	\$
	IRA:	\$
	Retirement account:	\$
	Keogh:	\$
	Additional account:	\$
	Additional account:	\$
	sed deposits you have made so that you may continue service or use from a company nts with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications	
Q Yes	Institution name or individual:	
	Electric:	\$
	Gas:	\$
	Healing oil:	\$
	Security deposit on rental unit:	\$
	Prepald rent:	\$
	Telephone:	\$
	Water:	\$
	Rented furniture:	\$
	Other:	\$
•	t for a periodic payment of money to you, either for life or for a number of years)	
☑ No		
<b>Q</b> Yes	Issuer name and description:	
		\$
		\$
		\$

Hericson	Torres		
First Name	Middle Name	Last Name	

24.Interests in an education IRA, in an account in a 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	i qualified ABLE program, or under a qualified state tuition pr	ogram.
Yes Institution name and	d description. Separately file the records of any interests.11 U.S.C	C. § 521(c):
		•
***************************************		***************************************
		\$ <u></u>
25. Trusts, equitable or future interests in property exercisable for your benefit	(other than anything listed in line 1), and rights or powers	
☑ No		
Yes. Give specific information about them		\$
26. Patents, copyrights, trademarks, trade secrets,  Examples: Internet domain names, websites, proce	and other intellectual property	and the second s
Yes. Give specific information about them		\$
Annual Residence of Contract C		Machina and Carlotte and Machina and Machi
27. Licenses, franchises, and other general Intangli Examples: Building permits, exclusive licenses, coo	bles operative association holdings, liquor licenses, professional licens	es
☑ No		
Yes. Give specific information about them		\$
Money or property owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you		
☑ No	1000 C C C C C C C C C C C C C C C C C C	
Yes. Give specific information about them, including whether	Federal:	\$
you already filed the returns	State:	\$
and the tax years	Local:	\$
<u></u>		
29. Family support  Examples: Past due or lump sum alimony, spousal  ☑ No  ☐ Yes. Give specific information	support, child support, maintenance, divorce settlement, property	settlement
Too, Give specific filletingueti	Alimony:	\$
	Maintenance:	\$
	Support:	\$
	Divorce settle	ment: \$
	Property settle	ement;
30. Other amounts someone owes you  Examples: Unpaid wages, disability insurance payr  Social Security benefits; unpaid loans y	ments, disability benefits, sick pay, vacation pay, workers' compe ou made to someone else	nsation,
☑ No		
Yes, Give specific information		\$

Hericson	Torres		
First Name	Middle Name	Løst Name	

·			
31. Interests in insurance policies			
-	ce; health savings account (HSA	A); credit, homeowner's, or renter's insurance	
<b>☑</b> No			
Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
, ,			\$
			\$
			\$
			Y <u></u>
32. Any interest in property that is due you			
property because someone has died.	xpect proceeds from a life insura	ance policy, or are currently entitled to receive	
☑ No			
Yes. Give specific information			7
_ , sp.s			\$
			onal
33. Claims against third parties, whether or Examples: Accidents, employment dispute			
No			
Yes, Describe each claim			\$
34. Other contingent and unliquidated claim	Waller 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
to set off claims	is of every nature, moluting c	Onlicionamia of the dobtor and rights	
☑ No			
Yes, Describe each claim			
umani.			<b>\$</b>
35. Any financial assets you did not already	ı list		
	1544		,
☑ No ☐ Yes. Give specific information			
Tes. Give specific and interior in the second specific and in the second specific an			\$
36. Add the dollar value of all of your entrie			\$ 316,835.00
for Part 4. Write that number here	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	→	\$
Part 5: Describe Any Business-	Related Property You O	wn or Have an Interest In. List any r	eal estate in Part 1.
37. Do you own or have any legal or equital	ole interest in any business-re	lated property?	
No. Go to Part 6.			
Yes. Go to line 38.			
			Current value of the
			portion you own?
			Do not deduct secured claims or exemptions.
38. Accounts receivable or commissions yo	au aleanda anenad		
	Ju already earned		
☑ No	AAM aab baarii aa a		
Yes, Describe			\$
39. Office equipment, furnishings, and sup		chines, rugs, telephones, desks, chairs, electronic devices	i
No	of meaning himself cohone for me	annual	
Yes, Describe			<b>_</b>
wass 100. DOSONDO			P
Milator			

Hericson Torres
First Name Middle N Middle Name Last Namo

40.Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	e	
Ø No.		
Yes. Describe		\$
41. Inventory		
No		<b>"]</b>
Yes, Describe		\$
	VV. ———————————————————————————————————	
42. Interests in partnerships or joint ventures		
<b>☑</b> No		
Yes. Describe Name of entity:	% of ownership:	
· · · · · · · · · · · · · · · · · · ·		\$
		\$
		\$
•		
43. Customer lists, mailing lists, or other compilations		
☑ No ☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.)	: C 8 101(/14\)2	
Пм		
Yes. Describe	WAY-MANAGER - CO. T. C.	7
100.0000100.		\$
44. Any business-related property you did not already list		
Yes. Give specific		_
information	······································	\$
		\$
	77.	\$
		\$
		\$
		\$
		<u> </u>
45. Add the dollar value of all of your entries from Part 5, including any entries for pages	A	\$0.00
for Part 5. Write that number here	Management de la company de la	
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You	. Aum or Have an Interest Ir	•
If you own or have an interest in farmland, list it in Part 1.	i Own or mave all interest in	<b></b>
	XC-20X01-00X	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing	g-related property?	
Mo. Go to Part 7.		
☐ Yes, Go to line 47.		
		Current value of the portion you own?
		Do not deduct secured claims
47. Farm animals		or exemptions.
Examples: Livestock, poultry, farm-raised fish		
₩ No		
☐ Yes		1
		•
	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	<del>*</del>

Hericson	Torres	
	Middle Home	
First Manna		1 act blama

48. Crops—either growing or harvested  No		
Yes. Give specific		\$
49. Farm and fishing equipment, implements, machinery, fixtures 2 No	s, and tools of trade	▼
<b>U</b> Yes		\$
50. Farm and fishing supplies, chemicals, and feed		
<b>Q</b> Yes		s
51. Any farm- and commercial fishing-related property you did n ☑ No	ot already list	
Yes. Give specific information		\$
52. Add the dollar value of all of your entries from Part 6, includi for Part 6, Write that number here		\$ 0.00
Part 7: Describe All Property You Own or Have	an Interest in That You Did Not List Abo	ve
53. Do you have other property of any kind you did not already l Examples: Season tickets, country club membership	lst?	
☑ No ☑ Yes. Give specific		\$
information		\$ \$
54. Add the dollar value of all of your entries from Part 7. Write the	hat number here	\$ 0.00
Part 8: List the Totals of Each Part of this Form		
55.Part 1: Total real estate, line 2		<b>→</b> \$ 187,500.00
56. Part 2: Total vehicles, line 5	\$4,300.00	· · · · ·
57. Part 3: Total personal and household items, line 15	\$5,000.00	
58. Part 4: Total financial assets, line 36	\$316,835.00	
59. Part 5: Total business-related property, line 45	\$	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	+s0.00	
62. Total personal property. Add lines 56 through 61	\$ 326,135.00 Copy personal property total	→ +s 326,135.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$513,635.00

Debtor 1	Hericson Torres		
	First Namo	Middle Name	Last Name
Debtor 2	Leigh Torres		
(Spouse, if filing)	First Mama	Middle Name	Last Name

Check if this is an amended filing

#### Official Form 106D

# Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below. (allegedly, strict proof demanded)

Part 1: List All Secured Claims				
for each claim. If more than one creditor	more than one secured claim, list the creditor separately has a particular claim, list the other creditors in Part 2. habetical order according to the creditor's name.	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Freedom Mortgage Corporation	Describe the property that secures the claim:	ş <u>308,604.24</u>	\$ 375,000.00	<sub>\$</sub> 308,604.24
Creditor's Name 951 W Yamato Road Number Street Suite 175  Boca Raton FL 33431 City State ZIP Code  Who owes the debt? Check one.  W Debtor 1 only (allegedly) Debtor 2 only Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt Date debt was incurred 12/06/2023	Unliquidated to Disputed Check all that apply	judgment obtained Process. The Note Process. The Note Process of the Note Process of a note Process of	ed by nonjudicial lote and Mortgagge Corporation late, as they are not shote endorsed to inling language stand. See Borrower	foreclosure ge bifurcated cks authority of a "real hown it or endorse ating that it -In-Custody
2.2 PenFed Credit Union	Describe the property that secures the claim:	\$ 25,399.00	\$ 3,600.00	\$ <u>25,399.00</u>
Creditor's Name P.O. Box 1432 Number Street	A "promissory" Note and allegedly Nissan Pa of Limitations.	athfinder. This cla	aim is barred by	Statute
Alexandria VA 22313 Gity State ZIP Code	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated  M Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit			
Check if this claim relates to a community debt	Other (including a right to offset)Offset/Recoupme program. The "promissory" Note was ov	int hereby claime er-collateralized b	d. See Borrower- by Originating Cr	-In-Custody editor.
Date debt was incurred 09/11/2017	Last 4 digits of account number 1 8 1 3	viingenä vainuus vaailiinuus raanniikaatin käätäää tekmeskaankaaniina	constraints = constraints +	
Add the dollar value of your entries in	Column A on this page. Write that number here:	\$334,003.24		

Official Form 106D Case 5:25-bk-00501-MJC Doc 20 Filed 03/19/25 Entered 03/19/25 16:02:11 Desc Main Document Page 13 of 59

Hericson	Torres	
Circl Mamo	Middle Nome	Luci Nama

Additional Page Part 1: After listing any entries on this by 2.4, and so forth.	page, number them beginning with 2.3, followed	Column A Column B Column C Amount of claim Value of collateral Do not deduct the that supports this portion value of collateral.  If any
2.3 Toyota Financial Services	Describe the property that secures the claim:	\$ 41,297.13 <sub>\$</sub> 5,000.00 <sub>\$</sub> 41,297.13
P.O. Box 5855 Number Street	A "promissory" Note and allegedly Toyota R of Limitations.	AV4. This claim is barred by Statute
Carol Stream IL 60197 City State ZIP Code	As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed	
Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt  Date debt was incurred  03/08/2019	Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset) Offset/Recoupme program. The "promissory" Note was ov	ent hereby claimed. See Borrower-In-Custody er-collateralized by Originating Creditor.
2.4 Modell Collateral Loans Inc.	Describe the property that secures the claim:	s 3,850.00 s 5,000.00 s 3,850.00
Creditor's Name 8413 5th Avenue Number Street	Pledge #'s 577633, 576584.	<u> </u>
Brooklyn  City  State  ZIP Code  Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Date debt was incurred	Borrower-In-Cus	et/Recoupment hereby claimed. See fody program. The "Pledge" was ed by Originating Creditor.
Date debt was included		van overane met van de servicio de la companie de l
Creditor's Name	Describe the property that secures the claim:	\$\$ 7
Number Street		
City State ZIP Code	As of the date you file, the claim is: Check all that apply.     Conlingent     Unliquidated     Disputed	
Who owes the debt? Check one.  Debtor 1 only	Nature of lien. Check all that apply.	
Debtor 2 only	An agreement you made (such as mortgage or secured car loan)	
Debtor 1 and Debtor 2 only  At least one of the debtors and another	☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit	
Check if this claim relates to a community debt	Other (including a right to offset)	_
Date debt was incurred	Last 4 digits of account number	
	es in Column A on this page. Write that number here:	· · · · · · · · · · · · · · · · · · ·
If this is the last page of your form	n, add the dollar value totals from all pages.	\$ 375,300.37

Debtor	1	

Cily

Hericson Torres	
Par 111	

5:25-BK-00501-MJC

	ral Name Middle Name L	ast Name		Case number (# knokn) 3.23-BIX-0030 I - IVIUC
art 2: L	ist Others to Be Notified f	or a Debt Ti	nat You Already Lis	ted
ency is tryi u have mor	ng to collect from you for a debt	you owe to so e debts that yo	omeone else, list the cre ou listed in Part 1, list th	bt that you already listed in Part 1. For example, if a collection editor in Part 1, and then list the collection agency here. Similarly, ne additional creditors here. If you do not have additional persons
				On which line in Part 1 did you enter the creditor?
Name			-	Last 4 digits of account number
Number	Street		<del></del>	
City		State	ZIP Code	
				On which line in Part 1 did you enter the creditor?
Name				Last 4 digits of account number
Number	Street			
City		State	ZIP Code	
				On which the to Book Add and a state of the condition
Manaa				On which line in Part 1 did you enter the creditor?
Name				Last 4 digits of account number
Number	Street			
City		State	ZIP Code	
enders, en				On which line in Part 1 did you enter the creditor?
Name				Last 4 digits of account number
Number	Street			
City		State	ZIP Code	
				On which line in Part 1 did you enter the creditor?
Name				Last 4 digits of account number
Number	Street			
City		State	ZIP Code	
		,		On which line in Part 1 did you enter the creditor?
Name				Last 4 digits of account number
Number	Street			

ZIP Code

Stale

Hericson Torres		
First Namo	Middle Name	Lost Name
Leigh Torres		
First Name	Middle Name	Last Name
	First Name Leigh Torres	First Name Leigh Torres

Check if this is an amended filing

## Official Form 106E/F

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Pa	1.11 List All of Your PRIORITY Unsecur	ed Claims			
	Do any creditors have priority unsecured claim  Mo. Go to Part 2.	s against you?			
	Yes.				
	each claim listed, identify what type of claim it is. If nonpriority amounts. As much as possible, list the	editor has more than one priority unsecured claim, list the a claim has both priority and nonpriority amounts, list the claims in alphabetical order according to the creditor's neart 1. If more than one creditor holds a particular claim	at claim he ame. If you	ere and show b I have more th	oth priority and an two priority
	(For an explanation of each type of claim, see the i	nstructions for this form in the instruction booklet.)	Total cla	"我,倒是我们的我在我们的特别的。"	
2.1	Priority Creditor's Name	Last 4 digits of account number	\$	\$	<b>\$</b>
	Number Street	When was the debt incurred?			
		As of the date you file, the claim is: Check all that apply Contingent	<i>t</i> .		
	City State ZIP Code	☐ Unliquidated			
	Who incurred the debt? Check one.  Debtor 1 only	☐ Disputed			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Domestic support obligations			
	At least one of the debtors and another	Taxes and certain other debts you owe the government			
	Check if this claim is for a community debt	Claims for death or personal injury while you were intoxicated			
	Is the claim subject to offset?	Other. Specify			
	☐ Yes			ZOPPOWY POWER OF THE TOWN OF THE POWER TOWN OF T	ECTERIII PAR PETER PETER E PROPENSION DE PROPENSION DE CONTRACTOR DE L'ANGRE EN L'ANGRE DE L'ANGRE DE L'ANGRE CONTRIBITE PAR PETER PETER E PROPENSION DE PROPERTIE DE CONTRIBITE DE L'ANGRE EN L'ANGRE DE L'ANGRE DE L'ANGRE
2.2	Priority Creditor's Name	Last 4 digits of account number	\$	\$	\$
		When was the debt incurred?			
	Number Street	As of the date you file, the claim is: Check all that apply	<i>i</i> .		
	·	☐ Contingent			
	City State ZIP Code	Unliquidated			
1	Who incurred the debt? Check one.	☐ Disputed			
	Debtor 1 only	Type of PRIORITY unsecured claim:			
	Deblor 2 only	Domestic support obligations			
	Deblor 1 and Deblor 2 only	Taxes and certain other debts you owe the government			
ļ	At least one of the debtors and another	Claims for death or personal injury while you were			
	Check if this claim is for a community debt	Intoxicated			
	Is the claim subject to offset? ☑ No	Other. Specify			
	☐ Yes				

r listing any entries on this page, number then	n beginning with 2.3, followed by 2.4, and so forth.	Total claim	Priority amount	Nonpriority amount
	Last 4 digits of account number	\$	\$	\$
Priority Creditor's Name				
Number Street	When was the debt incurred?			
	As of the date you file, the claim is: Check all that apply.			
	☐ Contingent			
City State ZIP Code	Unliquidated			
Who incurred the debt? Check one.	☐ Disputed			
Debtor 1 only	Type of PRIORITY unsecured claim:			
Debtor 2 only				
Debtor 1 and Debtor 2 only	Domestic support obligations			
At least one of the debtors and another	Taxes and certain other debts you owe the government			
☐ Check if this claim is for a community debt	Claims for death or personal injury while you were intoxicated			
·	Other, Specify			
is the claim subject to offset?				
□ No □ Yes				
		ATTO-CO.TH. COMMINICATE PROGRAMMENT STREET STATES (AS LANDS	**************************************	i e zasa di eliserio i ce elittim vi sarori co er garge
Priority Creditor's Name	Last 4 digits of account number	\$	\$	\$
Thomas Cleaning Straine	When was the debt incurred?			
Number Street	Wileli was the debt inculted t			
	As of the date you file, the claim is: Check all that apply.			
	Contingent			
City State ZIP Code	☐ Unliquidated			
ony one in our	☐ Disputed			
Who incurred the debt? Check one.				
Debtor 1 only	Type of PRIORITY unsecured claim:			
Debtor 2 only	Domestic support obligations			
Debtor 1 and Debtor 2 only	Taxes and certain other debts you owe the government			
At least one of the debtors and another	Claims for death or personal injury while you were			
Check if this claim is for a community debt	intoxicated  Other. Specify			
Is the claim subject to offset?	onor opony			
☐ No				
☐ Yes				
	Last 4 digits of account number	\$	\$	\$
Priority Creditor's Name	Last 4 digits of account nationer	· ·		·
	When was the debt incurred?			
Number Street				
	As of the date you file, the claim is: Check all that apply.			
	☐ Contingent			
City State ZIP Code	Unliquidated			
	☐ Disputed			
Who incurred the debt? Check one.				
Debtor 1 only	Type of PRIORITY unsecured claim:			
Debtor 2 only	Domestic support obligations			
Debtor 1 and Debtor 2 only	☐ Taxes and certain other debts you owe the government			
At least one of the debtors and another	Claims for death or personal injury while you were			
☐ Check if this claim is for a community debt	Intoxicated Other. Specify			en e
Is the claim subject to offset?				
□ No				
☐ Yes				

Debtor	1	
Denior		

☐ Yes

Hericson Torres

Case number (if known) 5:25-BK-00501-MJC

	First Name Middle Name Last Name		· · · · · · · · · · · · · · · · · · ·		
Pla	tt2: List All of Your NONPRIORITY Uns	ecured Clain	18		
3.	Do any creditors have nonpriority unsecured c	laims against y	rou?		
	No. You have nothing to report in this part. Sub	omit this form to	the court with your other schedules.		
	☑ Yes		•		
4.	List all of your nonpriority unsecured claims in	the alphabetic	al order of the creditor who holds each claim. If a creditor has	: more	than one
	nonpriority unsecured claim, list the creditor separa	ately for each cla	aim. For each claim listed, identify what type of claim it is. Do not	list cla	alms already
	included in Part 1. If more than one creditor holds a claims fill out the Continuation Page of Part 2.	a particular clain	n, list the other creditors in Part 3.If you have more than three no	npriori	ty unsecured
	osmo in out 1/0 oormination i ago of i are 2.			11-01-01	to substitute su un siè su un s
				Tot	al claim
.1	American Expresss		Last 4 digits of account number 3 0 0 1	_	17,500.00
	Nonpriority Creditor's Name		When was the debt incurred?	\$	17,500.00
	P.O. Box 981535 Number Street		THIS TOU TOUT HIS TOUT		
	El Paso TX	79998			
	City State	ZIP Code	As of the date you file, the claim is: Check all that apply.		
			☐ Contingent		
	Who incurred the debt? Check one.		Untiquidated		
	Debtor 1 only		<b>☑</b> Disputed		
	Debtor 2 only		7 (NONE)		
	Debtor 1 and Debtor 2 only  At least one of the debtors and another		Type of NONPRIORITY unsecured claim:		
	At least one of the deptors and another		Student loans		
	☐ Check if this claim is for a community debt		<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>		
	is the claim subject to offset?		Debts to pension or profit-sharing plans, and other similar debts		
	□ No		✓ Other, Specify <u>Creditor</u>		
	Yes				
.2	AT&T		Last 4 digits of account number 6 3 3 4	\$	1,100.00
	Nonpriority Creditor's Name		When was the debt incurred?	•	
	208 S Akard Street				
	Number Street				
	Dallas TX	75202	As of the date you file, the claim is: Check all that apply.		
	City State	ZIP Code	Contingent		
	Who incurred the debt? Check one.		Unliquidated		
	Debtor 1 only		☐ Disputed		
	Debtor 2 only Debtor 1 and Debtor 2 only		Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and another		☐ Student loans		
			Obligations arising out of a separation agreement or divorce		
	Check if this claim is for a community debt		that you did not report as priority claims		
	Is the claim subject to offset?		☐ Debts to pension or profit-sharing plans, and other similar debts  ☐ other. Specity Creditor & Wireless Service		/ider
	□ No □ Yes		other. Specify Oreatton & VVII cless Octivice	1 10	Muei
-	LA TOS			IMORE WOOD	
.3	Capital One		Last 4 digits of account number 6 2 8 2	•	325.00
	Nonpriority Creditor's Name		When was the debt incurred?	ф	020.00
	P.O. Box 30285  Number Street		<u> </u>		
	Salt Lake City UT	84130			
	City State	ZIP Code	— As of the date you file, the claim is: Check all that apply.		
	Who incurred the debt? Check one,		☐ Contingent		
	Debtor 1 only		Unliquidated		
	Debtor 2 only		☐ Disputed		
	Debtor 1 and Debtor 2 only		Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and another		<u></u>		
	Check if this claim is for a community debt		Student loans     Obligations arising out of a separation agreement or divorce		
	Is the claim subject to offset?		that you did not report as priority claims		
	No		Debts to pension or profit-sharing plans, and other similar debts		

Part 2:

listing any entries on this page, number ti	ıem beginning with	n 4.4, followed by 4.5, and so forth.	Total claim
Chase		Last 4 digits of account number 1 9 9 8	\$ <u>395.0</u>
lonpriority Creditor's Name P.O. Box 182223		When was the debt incurred? 08/01/2019	
lumber Street Columbus OH	43218	As of the date you file, the claim is: Check all that apply.	
State  Nho incurred the debt? Check one.	ZIP Code	☐ Contingent ☐ Unfiquidated ☐ Disputed	
Debtor 1 only Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only		☐ Student loans	
At least one of the debtors and another  Check If this claim is for a community deb	t	<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>Debts to pension or profit-sharing plans, and other similar debts</li> </ul>	
s the claim subject to offset? ☑ No ☑ Yes		☑ olher. Specify Creditor and/or Bank Fee's	
Citibank	ttinisi un harrina reditarili kususan ada silika silika silika silika silika silika silika silika silika silik	Last 4 digits of account number 0_3_1_9_	\$ 3,500.0
lonpriority Creditor's Name P.O. Box 8218		When was the debt incurred?	
lumber Street	45050	<ul> <li>As of the date you file, the claim is: Check all that apply.</li> </ul>	
Mason OH Sity State	45050 ZIP Code	Conlingent	
Who incurred the debt? Check one.		Unliquidated	
Debtor 1 only		☐ Disputed	
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only  At least one of the debtors and another		Student loans	
		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim is for a community deb	τ	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offset? ☑ No ☑ Yes		☑ Other, Specify <u>Creditor.</u>	
Comenity		Last 4 digits of account number 2_0_2_7_	<sub>\$</sub> 1,650.0
tonpriority Creditor's Name P.O. Box182125		When was the debt incurred? 06/01/2019	
lumber Street	40040	<ul> <li>As of the date you file, the claim is: Check all that apply.</li> </ul>	
Columbus OH State	43218 ZIP Code	Contingent	
		Unliquidated	
Who incurred the debt? Check one.  Debtor 1 only		☐ Disputed	
Debtor 1 only  Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only		Student loans	
At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that	
☐ Check if this claim is for a community deb	t	you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offset? ] No ] Yes		☑ Other. Specify <u>Creditor</u> .	

Hericson	Torres	
	Mindle Name	Lock filomo

r listing any entries on this pa	age, number them	beginning with	n 4.4, followed by 4.5, and so forth.	Tota	il claim
Credit Control LLC			Last 4 digits of account number 2_3_2_0_	<u>\$_2,</u>	841.00
8001 Woodland Center	Blvd, Suite 200		When was the debt incurred?		
Number Street Tampa	FL	33614	As of the date you file, the claim is: Check all that apply.		
City  Who incurred the debt? Check		ZIP Code	☐ Contingent☐ Unliquidated☐ ☑ Disputed☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐		
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:		
☐ At least one of the debtors and☐ ☐ Check if this claim is for a			Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		
Is the claim subject to offset? ☐ No ☑ Yes			other. Specify Debt Buyer, Debt Collector. (Citibank/Macy's)		
Е 7 Росси Мом. Техного	raannakmustaliik roompo, tiittiisiliinnakstaliistä (h. 1620–16773,62 (m. 1620–1811	naklikkisk (d. komini P. Zakanik P. Fanksia (d. k. Prost at Prostanik)	Last 4 digits of account number	«	1.00
E-Z Pass New Jersey Nonpriority Creditor's Name P.O. Box 4972			When was the debt incurred? 2019-2025	,	
Number Street Trenton	NJ	08650	As of the date you file, the claim is: Check all that apply.		
City	State	ZIP Code	— ☐ Contingent ☐ Unliquidated		
Who incurred the debt? Check  Debtor 1 only	one.		Disputed		
Debtor 2 only			Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only  At least one of the debtors and	another		<ul> <li>Student loans</li> <li>Obligations arising out of a separation agreement or divorce that</li> </ul>		
☐ Check if this claim is for a list the claim subject to offset?	community debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Tolls, Fees (etc)		
☑ Yes					
E-Z Pass New York		rt mente tom kalancia i State (Proc.) kalant til kanancia i State (Proc.)	Last 4 digits of account number	\$	1.00
Nonpriority Creditor's Name			When was the debt incurred? 2019-2025		
P.O. Box 15185 Number Street			As a 5 flor date year file the stalm for Charle all that goals.		
Albany	NY State	12212 ZIP Code	As of the date you file, the claim is: Check all that apply.		
Who incurred the debt? Check		Ell Godo	☐ Unliquidated ☐ Disputed		
Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:		
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and	another		☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that		
Check if this claim is for a	community debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts		
Is the claim subject to offset?  ☑ No			Other, Specify Tolls, Fees (etc)		

Case number (#Anowa) 5:25-BK-00501-MJC

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		Υ.	w	75	
H	w	a.	и.	32	

Afte	r listing any entries on this page, nu	mber ther	n beginning with	n 4.4, followed by 4.5, and so forth.	Total claim
4,8	M&T Bank			Last 4 digits of account number $6 6 6 9$	\$250.00
	Nonpriority Creditor's Name P.O. Box 1056			When was the debt incurred? $2024-2025$	
	Number Street Buffalo	NY	14240	As of the date you file, the claim is: Check all that apply.	
	City  Who incurred the debt? Check one.	State	ZIP Code	Contingent Unliquidated Disputed	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another			Student loans	
		. 14 1 . 1 . 4		<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	Check if this claim is for a commun	nity debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?			☑ Other. Specify Bank Fee's (etc)	
	Yes				
4.9	Macy's	Amada (ozznani Vandiri bira + miza ( 2 a	ti kaman (12 mer 12 f.k. et 1522 f.k. et 1522 f.k. et 16 man et 4 e e euro et 16 f.f. et 16 ke et 16 ke et 16	Last 4 digits of account number $6\_5\_4\_8$	\$ 975.00
	Nonpriority Creditor's Name			When was the debt incurred? 06/01/2019	
	P.O.Box 6789			- When was the dept inclined?	
	Sioux Falls	SD	57117	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	Contingent	
	Who incurred the debt? Check one.			☐ Unliquidated ☐ Disputed	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a communis the claim subject to offset?			Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Creditor	
410	W Yes				\$ 244,000
	MERSCORP Holdings Inc			Last 4 digits of account number 5 0 5 9	Y
	Nonpriority Creditor's Name 11819 Miami St, Suite 100			When was the debt incurred? 08/24/2016	
	Number Street Omaha	NE	67164	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	Contingent	
	Who incurred the debt? Check one.			☐ Unliquidated ☐ Disputed	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a commute the claim subject to offset?			Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts other. Specify Mortgagee under Security Inst	rument
	☐ No ☑ Yes				

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Afte	er listing any entries on this page, nu	ımber thei	n beginning with 4	.4, followed by 4.5, and so forth.	Total claim
400	Midland Credit Management Nonpriority Creditor's Name			Last 4 digits of account number 4 3 9 7	\$ 2,293.00
	320 E Big Beaver Rd, Suite 30	00		When was the debt incurred? 06/01/2019	
	Number Street Troy	MI	48083	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	☐ Contingent	
	Who incurred the debt? Check one.			☐ Unliquidated ☑ Disputed	
	Deblor 1 only			va Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another			<ul> <li>☑ Student loans</li> <li>☑ Obligations arising out of a separation agreement or divorce that</li> </ul>	
	Check if this claim is for a commu	nity debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?			Other, Specify Debt Buyer, Debt Collector.	
				See Borrower-In-Custody program. ateralized by Originating Creditor.	
	The promissory	INOTE	was over-con	ateralized by Originating Creditor.	
1.12		Carrier Comments Angele Comments	2-4-4-2004 Control in the resident T0021 VICTOROM (4-2-4-4) TX Control in the resident (4-2-4-4-4)		. 2 0 5 0
	Modell Collateral Loans Inc Nonpriority Creditor's Name			Last 4 digits of account number () () () 5	\$ <u>3,850</u>
	21 W 47th St, Suite 500			When was the debt incurred? 12/26/2023	
	Number Street New York	NY	10036	As of the date you file, the claim is: Check all that apply.	
	Cîty	State	ZIP Code	☐ Contingent	
	Who incurred the debt? Check one.			☐ Unliquidated  ☑ Disputed	
	Deblor 1 only			<b>€</b> Disputed	
	Deblor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another			Student loans	
	☐ Check if this claim is for a commu			<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
		nity dest		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?  One Offset/Recoupm	ent hei	rehy claimed	See Borrower-In-Custody program.	
				I by Originating Creditor. Pledge # 577633 &	576584
13				and the state of t	<sub>\$</sub> 3,850
1.12	GEM Financial Services			Last 4 digits of account number 0 0 0 5	\$0,000
	Nonpriority Creditor's Name			When was the debt incurred? 12/26/2023	
	8413 5th Ave Number Street			Atten May the debt lifedited:	
	Brooklyn	NY	11209	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	Contingent	
	Who incurred the debt? Check one.			☐ Unliquidated  ☑ Disputed	
	Debtor 1 only				
	Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another			<ul> <li>☐ Student loans</li> <li>☐ Obligations arising out of a separation agreement or divorce that</li> </ul>	
	Check if this claim is for a commu	nity debt		you did not report as priority claims	
	Is the claim subject to offset?			Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Creditor, Collateral Loan	
	-	ent hei	eby claimed.	See Borrower-In-Custody program.	
				l by Originating Creditor. Pledge # 577633 &	576584

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4,14	New York City D	epartment of Financ	Э	Last 4 digits of account number	\$	1.00
	Nonpriority Creditor's Name P.O. Box 3600			When was the debt incurred? 2019-2025		
	Number Street New York	NY	10008	As of the date you file, the claim is: Check all that apply.		
	City	State	ZiP Code	☐ Contingent		
	Who incurred the det	bt? Check one.		☐ Unliquidated  ☑ Disputed		
	Deblor 1 only					
	Debtor 2 only Debtor 1 and Debtor	r 2 only		Type of NONPRIORITY unsecured claim:		
	At least one of the d	-		<ul> <li>☐ Student loans</li> <li>☐ Obligations arising out of a separation agreement or divorce that</li> </ul>		
	Check If this clain	n is for a community debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to	o offset?		Other. Specify Tolls, Citations, Fee's (etc)		
				d. See Borrower-In-Custody program. llateralized by "Originating Creditor".	******************************	+111:52 fritro-1513/22/6955 Valuetino-2513
115	Old Nam			Last 4 digits of account number 7 2 5 6	s 1.	500.00
	Old Navy Nonpriority Creditor's Name	,			·—·	
	2 Folsom St			When was the debt incurred? U5/01/2019		
	Number Street San Francisco	CA	94105	As of the date you file, the claim is: Check all that apply.		
	City	Slate	ZIP Code	Conlingent		
	Who incurred the del	bt? Check one.		☐ Unliquidated  ☑ Disputed		
	Debtor 1 only			<b>Sa Stopared</b>		
	Debtor 2 only Debtor 1 and Debtor	a O auto		Type of NONPRIORITY unsecured claim:		
	At least one of the d	•		<ul> <li>Student loans</li> <li>Obligations arising out of a separation agreement or divorce that</li> </ul>		
	Check if this claim	n is for a community debi	:	you did not report as priority claims		
	is the claim subject to	•		Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Creditor.		
	□ No Offse	et/Recoupment he	-	d. See Borrower-In-Custody program. The "programing Creditor.	miss	ory"
4.16	Mote	was over-collate	allZed by Of	ignating Oreation.	**************************************	71.00
	PACER			Last 4 digits of account number $\frac{7}{2}$ $\frac{2}{2}$ $\frac{0}{2}$	\$	71.00
	Nonpriority Creditor's Name			— When was the debt incurred? 05/01/2024		
	P.O. Box 5208 Number Street					
	Portland	OR	97208	As of the date you file, the claim is: Check all that apply.		
	City	State	ZIP Code	☐ Contingent ☐ Unliquidated		
	Who incurred the del	bt? Check one,		☐ Disputed		
	Debtor 1 only					
	Debtor 2 only Debtor 1 and Debtor	r 2 only		Type of NONPRIORITY unsecured claim:		
	At least one of the d	·				
	☐ Check if this claim	n is for a community debi	:	you did not report as priority claims		
	Is the claim subject t			☐ Debts to pension or profit-sharing plans, and other similar debts ☑ Other, Specify Fees to Access Court Records		
	☑ No ☐ Yes			a Stier, Specify 1 555 to 1105555 South 1 1555100		

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	94797		7.0
g ur	12	•	40

				.4, followed by 4.5, and so forth.		ıl claim
4.17	PennCredit Corporation			Last 4 digits of account number	\$	76.00
	Nonpriority Creditor's Name 2800 Commerce Dr			When was the debt incurred?		
i	Number Street Harrisburg	PA	17110	As of the date you file, the claim is: Check all that apply.		
4	City	State	ZIP Code	☐ Contingent		
,	Who incurred the debt? Check o	one.		☐ Unliquidated  ☑ Disputed		
	Deblor 1 only					
	Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:  Student loans		
	At least one of the debtors and	another		Obligations arising out of a separation agreement or divorce that		
- 1	Check if this claim is for a c	community debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?			☑ Other, Specify Debt Buyer, Debt Collector.		
				See Borrower-In-Custody program.  ateralized by "Originating Creditor".	r-allises-likysve-vilyvises	1900-1 AMBANA SI KINGBURAN SI GUNUNGUN
1.13	Pennsylvania Turnpike (	`ammiccion		Last 4 digits of account number	\$	1.00
i	Nonpriority Creditor's Name	2011111111551011		When was the debt incurred? 2019-2025	·	
	P.O. Box 67676 Number Street			when was the dept incurred?		
	Harrisburg	PA	17106	As of the date you file, the claim is: Check all that apply.		
i	City	State	ZIP Code	☐ Contingent ☐ Unliquidated		
,	Who incurred the debt? Check	one.		Disputed Charging "fees" to Travel. Travel is a	RIG	HT
	Debtor 1 only			not a privilege that can be abridged t	ру а "	fee"
	Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and	another		☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that		
	Check if this claim is for a c	community debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts		
1	Is the claim subject to offset?			Other, Specify Debt Buyer, Debt Collector.		
				See Borrower-In-Custody program.		
	Yes The "Debt" I	Instrument v	was over-colla	ateralized by "Originating Creditor".	No compression and a	== ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ;
119				Last 4 digits of account number 2 1 8 1	\$	1.00
i	Pennywise Fuel Co. Nonpriority Creditor's Name					
_	219 Shine Hill Rd			When was the debt incurred?		
	Number Street Henryville	PA	18332	As of the date you file, the claim is: Check all that apply.		
1	Clty	State	ZIP Code	☐ Contingent ☐ Unliquidated		
1	Who incurred the debt? Check	one.		☐ Disputed		
	Debtor 1 only			The of MOMPHOPIEW was a single delication		
	Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and	another		☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that		
	Check if this claim is for a c	community debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts		
1	Is the claim subject to offset?			Other. Specify Utility. Fuel Supplier.		
	Mo ☐ Yes			-		

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	PINK			Last 4 digits of account number 2 0 2 7	\$_1,650.00
	Nonpriority Creditor's Name P.O. Box 659728			When was the debt incurred? 11/01/2019	
_	Number Street			<ul> <li>As of the date you file, the claim is: Check all that apply.</li> </ul>	
_	San Antonio	TX	78265		
(	City	State	ZIP Code	☐ Contingent ☐ Unliquidated	
1	Who incurred the debt? Check one.			Disputed	
	Debtor 1 only				
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only  At least one of the debtors and anothe			Student loans	
	Check if this claim is for a commi			<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>Debts to pension or profit-sharing plans, and other similar debts</li> </ul>	
1	s the claim subject to offset?			☑ Other, Specify Creditor.	
	□ <sub>No</sub> Offset/Recoupme ☑ <sub>Yes</sub> The "promissory"	nt heret Note wa	oy claimed. Se as over-collate	ee Borrower-In-Custody program. eralized by "Originating Creditor".	
2	PPL Electric	///PROCERY.com/gr/PPEREARS/IIPORII	etti orinna tiitii oo oo kalkalasta kantoolasta tii olootaa aastiitiin toosa oo ka	Last 4 digits of account number	\$ 1.00
	Nonpriority Creditor's Name			When was the debt incurred? 2016+	
	645 Hamilton St, Suite 601			- Vilen vas tie devinoured	
	Number Street Allentown	PA	18101	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	Contingent	
	Whateread the daht? Charles			Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only			Disputed	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Deblor 1 and Deblor 2 only			☐ Student loans	
	At least one of the debtors and another	ır		Obligations arising out of a separation agreement or divorce that	
	Check if this claim is for a comm	unity debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	is the claim subject to offset?			Other, Specify Utility, Electricity "provider."	
	☐ № Offset/Recoupmer ☑ Yes over-collateralized	nt hereb by "Ori	y claimed. Se ginating Credi	e Borrower-In-Custody program. The "Debt" Instru	ment was
12	PrimeLending, A PlainsCapit	el Comp	an v	Last 4 digits of account number 1 1 2 5	\$ <u>244,000</u>
•	Nonpriority Creditor's Name	ar comp	×111 y	- When was the debt incurred? 08/24/2016	
	1811 Preston Road			when was the debt incurred?	
	Number Street Dallas	TX	75252	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	□ Contingent	
				☐ Unliquidated	
	Who incurred the debt? Check one.				
	Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only			Student loans	
	At least one of the debtors and another	er		<ul> <li>Obligations arising out of a separation agreement or divorce that</li> </ul>	
	Check if this claim is for a comm	unity deht		you did not report as priority claims	
	PI PUBLIC II BIIZ CIGIIII IZ IOLG COBIII	a, a.s.			
	Is the claim subject to offset?	anni, aust		Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	

☐ No

Yes

	First Name	Mode name	Last Nam	18				
Par	(12) Your NONP	RIORITY Unsec	ured C	laims — Contin	uation Page			
Afte	r listing any entries	on this page, num	ber the	m beginning wit	th 4.4, followed by 4.5, and so forth.	Total claim		
4.23	Roundpoint Mor	tgage Servicing	Corpo	oration	Last 4 digits of account number 9 3 5 5	§ 236,675		
	P.O. Box 19789				When was the debt incurred? 06/01/2020			
	Number Street Charlotte		NC	28219	As of the date you file, the claim is: Check all that apply.			
	City		State	ZIP Code	□ Contingent □ Unliquidated			
	Who incurred the de	bt? Check one.			Disputed			
	Debtor 2 only Debtor 1 and Debto	m () l			Type of NONPRIORITY unsecured claim:			
	At least one of the o				<ul> <li>Student loans</li> <li>Obligations arising out of a separation agreement or divorce that</li> </ul>			
	Check if this claim		ty debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts			
	is the claim subject to		oroby	alaimad Sa				
					eralized by "Originating Creditor".			
4,24	Security Credit S	Services LLC		t time-PPT at time-t out a semination seems that will be about the size of a consensative ear	Last 4 digits of account number 4 2 2 7	<sub>\$</sub> 16,363		
	P.O. Box 1156	3			When was the debt incurred? 11/01/2019 "Charge	off"		
	Number Street Oxford		MS	38655	As of the date you file, the claim is: Check all that apply.			
	Cily	Ş	State	ZIP Code	□ Contingent □ Unliquidated			
	Who incurred the de	bt? Check one.			Disputed			
	Debtor 1 only Debtor 2 only				Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debto  At least one of the c				Student loans	!		
	Check if this clair		tu dahi		<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>			
	Is the claim subject t		iy work		☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Debt Buyer, Debt Collector.			

425					\$ 4,000.00		
	Smiles 4 Keeps			Last 4 digits of account number 7 5 8 1			
	Nonpriority Creditor's Name			When was the debt incurred? 06/22/2022			
	313 Mulberry St			When was the debt incurred? <u>U0/22/2022</u>			
	Number Street			As of the date you fite, the claim is: Check all that apply.			
	Scranton	PA	18503	As of the date you me, the claim is. Check all that apply.			
	City	State	ZIP Code	Conlingent			
				Unliquidated			
	Who incurred the debt? Check one.			Disputed			
	Debtor 1 only						
	Debtor 2 only			Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only			☐ Student loans			
	At least one of the debtors and another			Obligations arising out of a separation agreement or divorce that			
				you did not report as priority claims			
	☐ Check if this claim is for a community debt			Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?			Other, Specify Creditor,			
	☐ № Offset/Recoupment	hereby	claimed. See Bo	prrower-In-Custody program. The "Debt" Instrum	nent was		
	M ves over-collateralized h						

Offset/Recoupment hereby claimed. See Borrower-In-Custody program.

The "Promissory" Note was over-collateralized by "Originating Creditor".

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1.26	Synchrony Bank			Last 4 digits of account number 7 2 5 6	\$ 1,995.00
	Nonpriority Creditor's Name			When was the debt incurred? 06/01/2019	
	P.O. Box 530942			***************************************	
	Atlanta	GA	30353	As of the date you file, the claim is: Check all that apply.	
	City  Who incurred the debt? Check one.	State	ZIP Code	☐ Contingent ☐ Unliquidated ☑ Disputed	
	Debtor 1 only  Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only			Student loans	
	At least one of the debtors and another			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
		t hereby		Debts to pension or profit-sharing plans, and other similar debts other. Specify Debt Buyer, Debt Collector.  Borrower-In-Custody program.  Ilized by "Originating Creditor".	
1.)7	TD Bank	nder 2006 (CATTER OF Million of CATTER OF	NCTONICAL PROPERTY AND THE PROPERTY AND	Last 4 digits of account number 8 3 7 2	\$ 65.00
	Nonpriority Creditor's Name			When was the debt incurred? 10/01/2019	
	P.O. Box 9547			When was the debt incurred? 10/01/2019	
	Number Street Portland	Maine	04112	As of the date you file, the claim is: Check all that apply.	
	City  Who incurred the debt? Check one.	State	ZIP Code	Contingent Unfiquidated	
	Debtor 1 only			☐ Disputed	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only			☐ Student loans	
	At least one of the debtors and another			<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?  ☑ No			Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Bank Fee's (etc)	
	☐ Yes				
4.23	Transworld Systems Inc.			Last 4 digits of account number 7 3 2 0	\$ <u>41,324</u>
	Nonpriority Creditor's Name 500 Virginia Dr, Suite 514			When was the debt incurred? $\frac{10/01/2019}{}$	
	Number Street			As of the date you file, the claim is: Check all that apply.	
	Ft Washington	PA	19034 ZIP Code	_	
	City  Who incurred the debt? Check one.	Slate	ZIP Code	☐ Contingent ☐ Unliquidated ☑ Disputed	
	Debtor 1 only			An Dishrien	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only			☐ Student loans	
	At least one of the debtors and another	r		Obligations arising out of a separation agreement or divorce that	
	Check if this claim is for a commu	ınity debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?  No Offset/Recoupment	t hereby	claimed. See l	War Other, Specify Debt Buyer, Debt Collector.  Borrower-In-Custody program.	

The "Promissory" Note was over-collateralized by "Originating Creditor".

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Your NONPRIORIT	/ Unsecured Claims -	– Continuation	Page

After	r listing any entries on this page, nu	mber the	m beginning with 4	.4, followed by 4.5, and so forth.	Total cla	ılm
	Unifin Inc.			Last 4 digits of account number 2 6 7 5	<sub>\$</sub> 16,36	3
	Nonpriority Creditor's Name P.O. Box 1608			When was the debt incurred? 10/01/2019		
	Number Street Skokie	IL	60076	As of the date you file, the claim is: Check all that apply.		
	City  Who incurred the debt? Check one.	State	ZIP Code	☐ Contingent☐ Unliquidated☐ Disputed		
	Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only			☐ Student loans		
	At least one of the debtors and another			Obligations arising out of a separation agreement or divorce that		
	☐ Check if this claim is for a commu Is the claim subject to offset? ☐ No Offset/Recoupment h ☑ Yes over-collateralized by	ereby c		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  other. Specify Debt Buyer, Debt Collector.  orrower-In-Custody program. The "Promissory" No.	lote was	<b>;</b>
M	ernicalente amos este estado estado acomo como como como como como como co	econtrovena essas cessos.	T TOO FOR THE PERSON OF THE ACT OF THE PERSON OF THE PERSO			tegas/ffs/s
	Universal Fidelity			Last 4 digits of account number 2 1 3 3	\$ <u>157</u>	<sup>7</sup> .00
	Nonpriority Creditor's Name			When was the debt incurred?		
	P.O. Box 5444					
	Katy	TX	77491	As of the date you file, the claim is: Check all that apply.		
	City	State	ZIP Code	Contingent		
	Who incurred the debt? Check one.			☐ Unliquidated  ☑ Disputed		
	Debtor 1 only			<b>4.</b> Disputed		
	Debtor 2 only			Type of NONPRIORITY unsecured claim:		
	Deblor 1 and Deblor 2 only			☐ Student loans		
	At least one of the debtors and another			<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>		
	Check if this claim is for a commu	nity debt		Debts to pension or profit-sharing plans, and other similar debts		
				☑ other. specify <u>Debt Buyer, Debt Collector</u> . orrower-In-Custody program. ted by "Originating Creditor".		
3	Victoria's Secret		49/mm.n); «««што» деропрумур «попрумурання» і «Піння» «у ушиши «чего	Last 4 digits of account number 2 0 2 7	s <u>     665</u>	5.0
	Nonpriority Creditor's Name					
	P.O. Box 182273			When was the debt incurred?		
	Columbus	ОН	43218	As of the date you file, the claim is: Check all that apply.		
	City	State	ZIP Code	Contingent		
	Who incurred the debt? Check one.			Unliquidated		
	Debtor 1 only			☑ Disputed		
	Debtor 2 only			Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only			Student loans		
	At least one of the debtors and another			Obligations arising out of a separation agreement or divorce that		
	Check if this claim is for a commu	nity debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?			Other, Specify Creditor.		
	<ul><li>□ No Offset/Recoupment h</li><li>☑ Yes over-collateralized by</li></ul>	ereby o	claimed. See B nating Creditor'	orrower-In-Custody program. The "Promissory" N	lote was	;

☐ No ☑ Yes

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Wells Fargo Bank, N.A			Last 4 digits of account number 0 6 7 9	s 5.	770.00			
Nonpriority Creditor's Name			When was the debt incurred? 08/01/2019	<u> </u>				
P.O. Box 10347			- Their was the dept intotried is					
Des Moines	IA	50306	As of the date you file, the claim is: Check all that apply.					
City  Who incurred the debt? Chec	State	ZIP Code	☐ Conlingent☐ Unliquidated☐ Disputed☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐					
Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:					
Debtor 2 only  Debtor 1 and Debtor 2 only			Student loans					
☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?			Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
			Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Creditor.					
•	ment hereby	claimed. See nating Credito	Borrower-In-Custody program. The "Promissory" N	lote v	vas			
Whitetail Disposal Nonpriority Creditor's Name		77 HOTOTTI II. 3400 MAAAAA MAAAAA MAAAAA AAAAAA AAAAAAAAA	Last 4 digits of account number 5 3 2 7	\$	276.00			
334 Layfield Rd			When was the debt incurred? $2023-2024$					
Number Street	DΛ	19074	<ul> <li>As of the date you file, the claim is: Check all that apply.</li> </ul>					
Perkiomenville	PA State	18074 ZIP Code	☐ Contingent					
1441	-1		Unliquidated					
Who incurred the debt? Chec	ck one.		Disputed					
Debtor 1 only  Debtor 2 only			Type of NONPRIORITY unsecured claim;					
Debtor 1 and Debtor 2 only			Student loans					
At least one of the debtors a	nd another		Obligations arising out of a separation agreement or divorce that					
Check If this claim is for	a community debt		you did not report as priority claims					
is the claim subject to offset	•		<ul> <li>Debts to pension or profit-sharing plans, and other similar debts</li> <li>Other, Specify Utility, Trash/Recycling.</li> </ul>					
Ø∕No ☐ Yes								
				\$	1.00			
New Jersey Turnpike /	Authority		Last 4 digits of account number					
Nonpriority Creditor's Name P.O. Box 5042			When was the debt incurred? 2019-2025					
Number Street Woodbridge	NJ	07095	As of the date you file, the claim is: Check all that apply.					
City	State	ZIP Code	Contingent					
Who incurred the debt? Che	ck one.		Unliquidated  Charging "face" to Travel Travel is a Pl	СПТ				
who incurred the debt? Check one.  ☑ Debtor 1 only □ Debtor 2 only			□isputed Charging "fees" to Travel. Travel is a RIGHT     not a privilege that can be abridged by a "fee"     Type of NONPRIORITY unsecured claim:					
Deblor 1 and Deblor 2 only			Student loans					
At least one of the debtors a			Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts					

Hericson	Torres	
First Name	Middle Name	Lact Mama

Afte	r listing any entries on this page, nu	mber ther	n beginning with	4.4, followed by 4.5, and so forth.	Tota	l claim
4.35	Capital One Nonpriority Creditor's Name			Last 4 digits of account number 9 5 0 7	\$	1.00
	P.O. Box 30285			When was the debt incurred? 05/01/2019		
	Number Street Salt Lake City	UT	84130	As of the date you file, the claim is: Check all that apply.		
	Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a communis the claim subject to offset?	State  nity debt  hereby	zip Code	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts other. Specify Creditor. Borrower-In-Custody program. The "Promissory" tor".	Note	was
4. ¥	Capital One Nonpriority Creditor's Name	american estados estados de estados de estados de estados estados estados estados estados estados estados esta	tter files ernes skillet file se sellet for eil to best files files files files	Last 4 digits of account number 1 3 3 2  When was the debt incurred? 09/01/2019	\$ <u>1,</u> 1	051.00
	P.O. Box 30285			- Attent was the near monitori		
	Salt Lake City	UT	84130	As of the date you file, the claim is: Check all that apply.		
		nity debt hereby		Contingent Untiquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Creditor. Borrower-In-Custody program. The "Promissory"	Note	was
134		y Ong	mating Credi		\$	1.00
	Comenity	.,,		Last 4 digits of account number	•	
	Nonpriority Creditor's Name P.O. Box 182273			When was the debt incurred? 2020		
	Number Street Columbus	ОН	43218	As of the date you file, the claim is: Check all that apply.		
	City  Who incurred the debt? Check one.	State	ZIP Code	☐ Contingent ☐ Uniquidated ☐ Disputed		
	☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another			Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a commu			<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>Debts to pension or profit-sharing plans, and other similar debts</li> <li>Other, Specify Creditor, Debt Buyer/Collector.</li> </ul>		
	Is the claim subject to offset?  No Offset/Recoupment Ves over-collateralized by			e Borrower-In-Custody program. The "Promissory"	Note	was

	98	飂	930	-	
12	т.	7	Zi.	1	30
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Afte	er listing any entries on this page, nu	ımber the	m beginning with 4	.4, followed by 4.5, and so forth.	Total claim
1.35	Hospital of the University of Po	ennsylva	ania	Last 4 digits of account number	\$ 68.00
	Nonpriority Creditor's Name 3400 Spruce St, RADVIN 1			When was the debt incurred? 2024	
	Number Street Philadelphia	PA	19104	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	☐ Contingent	
	Who incurred the debt? Check one.			☐ Unliquidated ☐ Disputed	
	Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only			☐ Student loans	
	At least one of the debtors and another			<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	Check if this claim is for a commu	nity debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?			✓ Other, Specify Medical Services.	
	₩ No Yes				
4.34	Porfolio Recovery Associates	LI C	TO CONTROL OF THE CO	Last 4 digits of account number 9 5 0 7	<b>\$ 1,100.00</b>
	Nonpriority Creditor's Name	LEC			
	P.O. Box 12914			When was the debt incurred?	
	Number Street Norfolk	VA	23541	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	Contingent	
	Who Incurred the debt? Check one.			☐ Unliquidated  ☑ Disputed	
	Debtor 1 only			e Disputed	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	_		Student loans	
				<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	Check if this claim is for a commu	inity debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?			Other, Specify Debt Buyer, Debt Collector	_
	Offset/Recoupment h			ower-In-Custody program. The "Promissory" Note was	6
440	Portfolio Recovery Associates	ul C		Last 4 digits of account number 1 3 2 2	<sub>\$</sub> 1,051.00
	Nonpriority Creditor's Name			When was the debt incurred?	
	P.O. Box 12914			when was the dept incurred r	
	Number Street Norfolk	VA	23541	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	Contingent	
	Who incurred the debt? Check one.			☐ Unliquidated  ☑ Disputed	
	Debtor 1 only			<b>€</b> Disputed	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only			☐ Student loans	
	At least one of the debtors and another			<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	Check if this claim is for a commu	mity debt		Debts to pension or profit-sharing plans, and other similar debts	
	is the claim subject to offset?			Other, Specify Debt Buyer, Debt Collector.	
	Offset/Recoupmen over-collateralized	t hereby by "Orig	claimed. See Bo inating Creditor"	orrower-in-Custody program. The "Promissory" Note w	/as
				to the control of the	

Debtor 1

	,	
st Name	Middle Name	العها

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After I	listing any entries on this page, nu	mber the	m beginning with	4.4, followed by 4.5, and so forth.	Tol	al claim
	St Lukes UHN			Last 4 digits of account number	\$	21.00
F	ionpriority Creditor's Name P.O. Box 604152			When was the debt incurred? 2023		
	lumber Street Charlotte	NC	28260	As of the date you file, the claim is: Check all that apply.		
c: W	lly  Who incurred the debt? Check one.	State	ZIP Code	Contingent Unliquidated Disputed		
G.	Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only			☐ Student loans		
	At least one of the debtors and another			<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>		
	☐ Check if this claim is for a commu s the claim subject to offset?	nity debt		Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Medical Services, Fee's (etc)		
	<b>2</b> No <b>1</b> Yes			au Offier. Specify 1770 disease Soft 7000 ( City)		
42		construction of the second	remer verkratenter verstent folken saker til til en kryssanten til kölende	Last 4 digits of account number 3 9 4 5	***************************************	37.00
	Transworld Systems Inc.			···	Ψ	
	500 Virginia Dr, Suite 514			When was the debt incurred?		
	-t Washington	PA	19034	As of the date you file, the claim is: Check all that apply.		
Ci	ity	State	ZIP Code	Contingent		
W	Vho incurred the debt? Check one.			☐ Unliquidated ☐ Disputed		
	Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only			☐ Student loans		
	At least one of the debtors and another			Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	Check if this claim is for a commu	nity dept		Debts to pension or profit-sharing plans, and other similar debts		
Q.	s the claim subject to offset? No Yes			☑ Other, Specify Debt Buyer, Debt Collector.		
,† <u>1</u>	Federal Home Loan Mortgage	Cornar	enere et 24 et 2004 tot et 2000 til	Last 4 digits of account number 0 5 2 4	<u>\$24</u>	4,000
N/	on priority Creditor's Name	Corpora	auon	4 10 0 10 0 4 0		
	8555 Excellence Way			_		
F	Plano	TX	75023	As of the date you file, the claim is: Check all that apply.		
Ci	ilty	State	ZIP Code	Contingent		
V	Vho incurred the debt? Check one.			☐ Unliquidated ☐ Disputed		
	Deblor 1 only			An rishnian		
-	Debtor 2 only			Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only			☐ Student loans		
L	At least one of the debtors and another			Obligations arising out of a separation agreement or divorce that		
	$oldsymbol{J}$ Check if this claim is for a commu	nity debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts		
İs	s the claim subject to offset?			Other. Specify Creditor.		
	No Offset/Recoupment health yes over-collateralized by "			ower-In-Custody program. The "Promissory" Note was		

- 4	

Afte	or listing any entries on this page, num	ber the	m beginning with 4	4.4, followed by 4.5, and so forth.	Total claim
.44	Commonwealth of Pennsylvania	<b>a</b>		Last 4 digits of account number	s <u> </u>
	Nonpriority Creditor's Name 501 North Third St, 508 Main Ca	apital E	Buiding	When was the debt incurred?	
	Number skeet Harrisburg	PA	17120	As of the date you file, the claim is: Check all that apply.	
		tate	ZIP Code	<ul> <li>□ Contingent</li> <li>□ Unliquidated</li> <li>□ Disputed Charging "fees" to Travel. Travel is a RIC privilege that can be abridged by a "fee"</li> <li>Type of NONPRIORITY unsecured claim:</li> <li>□ Student loans</li> <li>□ Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>□ Debts to pension or profit-sharing plans, and other similar debts</li> <li>☑ Other. Specify UNKNOWN</li> </ul>	SHT not a
肾	Court of Common Pleas of Mon	roe Co	unty	Last 4 digits of account number 2 6 4 4  When was the debt incurred? 12/06/2023	\$ <u>308,605</u>
	610 Monroe St, Suite 323			When was the debt incurred? 12/06/2023	
		PA	18360	As of the date you file, the claim is: Check all that apply.	
	City S	tate	ZIP Code	☐ Contingent ☐ Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim is for a community	ty debt		<ul> <li>✓ Disputed</li> <li>Type of NONPRIORITY unsecured claim:</li> <li>✓ Student loans</li> <li>✓ Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>✓ Debts to pension or profit-sharing plans, and other similar debts</li> </ul>	
	Is the claim subject to offset?  No Offset/Recoupment here Yes over-collateralized by "C			☑ Other. Specify <u>Default Judgment for Case</u> 00264 ower-In-Custody program. The "Debt" Instrument was	4-CV-2023
,4E	KML Law Group, P.C. Nonpriority Creditor's Name	TO COMPANY OF THE PARK OF THE	Petril 2016 Petril Petr	Last 4 digits of account number 9 0 7 7	\$308,605
	701 Market St, Suite 5000			When was the debt incurred? $12/06/2023$	
	City S Who incurred the debt? Check one.	PA itale	19106 ZIP Code	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed	
	Deblor 1 only			Type of NONDRIGORITY upge-year all-i	
	Debtor 2 only  Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:  Student loans	
	At least one of the debtors and another			Obligations arising out of a separation agreement or divorce that	
	☐ Check if this claim is for a communit is the claim subject to offset?	_		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other, Specify Default Judgment for File 219077	FC
	☐ No Offset/Recoupment here over-collateralized by "O			ower-In-Custody program. The "Debt" Instrument was	

Hericson Torres
First Name Middle Name Last Name

Case number (#Anoan) 5:25-BK-00501-MJC

Part 3:

Cily

#### List Others to Be Notified About a Debt That You Already Listed

		On which entry in Part 1 or Part 2 did you list the original creditor?
Name		Line of (Check one): D Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured Cla
-		Last 4 digits of account number
City	State ZIP Code	
ti tarihi na mana di 22 mayorun di <u>m</u> anana kalanda da ya kana da mana da kata ma		On which entry in Part 1 or Part 2 did you list the original creditor?
Name		the second Object and Depth of October with District Depth of Object
Number Street		Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Out of		Part 2: Creditors with Nonpriority Unsecured Claims
		Last 4 digits of account number
City Indicates the second of the contract of t	State ZIP Code	
Name		On which entry in Part 1 or Part 2 did you list the original creditor?
		Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
Number Street		— □ Part 2; Creditors with Nonpriority Unsecured
		Claims 
City	State ZiP Code	Last 4 digits of account number
etti ole kasutta kan maanta ta suurut atti matta minimatti katuut ta suurut matta minimattii mitta attii.		On which entry in Part 1 or Part 2 did you list the original creditor?
Name		
Number Street		Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
(Notices)		Part 2: Creditors with Nonpriority Unsecured Claims
	7.75	Last 4 digits of account number
City	State ZiP Code	
Name		On which entry in Part 1 or Part 2 did you list the original creditor?
		Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured
		Claims
City	State ZIP Code	Last 4 digits of account number
oo ka	સાંસ્કૃતિમાનન-દિવ ને ભાગતાં કે મહિલાયન સાંભાવત અને અને એક સ્ટેશિયાન ક્ષિણ અને દિવસ ને દિવસ કર્યા છે. જે કે માન 	On which entry in Part 1 or Part 2 did you list the original creditor?
Name		
		Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2; Creditors with Nonpriority Unsecured Claims
		Last 4 digits of account number
City Kenter and the control of the c	State ZIP Code	
Name		On which entry in Part 1 or Part 2 did you list the original creditor?
Maisia		the of Check and David Condition with District Land
Number Street		Line of (Check one): Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured
		Claims

ZIP Code

Last 4 digits of account number

Part 4:

#### Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only, 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total clair	n
Total claims	6a. Domestic support obligations	6а,	\$	0.00
from Part 1	6b. Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	<b>+</b> \$	0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$	0.00
			Total clair	n
Total claims	6f. Student loans	6f.	\$	0.00
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	<b>6</b> g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	61.	+ \$	1,474,271.00
	6j. Total. Add lines 6f through 6i.	6j.	\$	1,474,271.00

Debtor	Hericson Torres		
	First Name	Middle Name	Last Nam⊕
Debtor 2	Leigh Torres		
(Spouse If filing)	First Name	Midd'e Name	Last Namo
United States Case number	Bankruptcy Court for the: 5:25-BK-00501-		nnsylvania

Check if this is an amended filing

### Official Form 106G

# Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - Mo. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Q Yes. Fill In all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1					
'	Name				
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Number	Street			
	City		State	ZIP Code	
2.2	***************************************				
' '	Name				
	Number	Street			
	City		State	ZIP Code	· Deliver for the first section of the section of t
2.3					
	Name				
	Number	Street			**************************************
	City		State	ZIP Code	e nigera januari se e e e e e e e e e e e e e e e e e e
2.4					
	Name				
	Number	Street			***************************************
	City		State	ZIP Code	
2.5	Name				<u>, ,</u>
	Number	Street			
I	Cllv		State	ZiP Code	

Case number (#knoan) 5:25-BK-00501-MJC

		900	8677	334
NEED TO				
20,000	S0000	-		-

#### Additional Page if You Have More Contracts or Leases

	Person o	r company wit	h whom you	have the contract or lease	What the contract or lease is for
2. <u>6</u>					
	Name				
	Number	Street			
	City		State	ZIP Code	
2					
	Name				<del></del>
	Number	Street			<del></del>
	City		State	ZIP Code	<u> </u>
2	and the construction of a construction		et a garant parameter detten general para general parameter de la companya de la companya de la companya de la	mas, gan san ag s <sub>as</sub> meminga, merang mang maga mga sasa, merang sahari an asa san ana ana gabag sa	
	Name				<del></del>
	Number	Street			·
	City		State	ZIP Code	_
2					
,	Name		****		
	Number	Street			<u> </u>
	Cily		State	ZIP Code	_
2		e e per esta en en esta en esta en en esta en en esta en			
IJ	Name			· · · · · · · · · · · · · · · · · · ·	<del></del>
	Number	Street			<del>_</del>
	City		State	ZIP Code	<u></u>
2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2					
	Name	••••			
	Number	Street			_
	City		State	ZIP Code	
2					
	Name				<u></u>
	Number	Street			_
	Cily		State	ZIP Code	

information to iden	itify your case:		
Hericson Torre	es		
Firel Name	Middle Name	Lasl Name	
Leigh Torres			
g) First Namo	Middle Name	Last Namo	
s Bankruptcy Court for	the: Middle District of Per	nnsylvania	
5:25-BK-0050	01-MJC		
	Hericson Torre First Name Leigh Torres g) First Name s Bankruptcy Court for	Leigh Torres  Hiddle Name  Bankruptcy Court for the: Middle District of Peters Court Court for the Middle District of Peters C	Hericson Torres First Name Middle Name Last Name Leigh Torres  Ig) First Namo Middle Name Last Name  Bankruptcy Court for the: Middle District of Pennsylvania

☐ Check if this is an amended filling

# Official Form 106H

### **Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible, if two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

_	Do you have any codebtors? (If you are filing a joint case, do no Mano	list either spouse as a codebtor.)	
	Yes		
٧		y state or territory? (Community property states and territories include o Rico, Texas, Washington, and Wisconsin.)	
	☑ No. Go to line 3.	, , , ,	
	Yes, Did your spouse, former spouse, or legal equivalent live	with you at the time?	
	☐ No		
	Yes, In which community state or territory did you live?	, Fill in the name and current address of that person.	
	Name of your spouse, former spouse, or legal equivalent	And the state of t	
	Number Street		
	City State	ZIP Codo	
8	shown in line 2 again as a codebtor only if that person is a g Schedule D (Official Form 106D), Schedule E/F (Official Form	ouse as a codebtor if your spouse is filing with you. List the person larantor or cosigner. Make sure you have listed the creditor on 106E/F), or Schedule G (Official Form 106G). Use Schedule D,	
8	shown in line 2 again as a codebtor only if that person is a g	errantor or cosigner. Make sure you have listed the creditor on 106E/F), or <i>Schedule G</i> (Official Form 106G). Use <i>Schedule D,</i> **Column 2: The creditor to whom you owe the content of the creditor to whom you owe the	he del
8 5 5	shown in line 2 again as a codebtor only if that person is a g Schedule D (Official Form 106D), Schedule E/F (Official Form Schedule E/F, or Schedule G to fill out Column 2.	arantor or cosigner. Make sure you have listed the creditor on 106E/F), or <i>Schedule G</i> (Official Form 106G). Use <i>Schedule D,</i>	he deb
8 5 5	shown in line 2 again as a codebtor only if that person is a g Schedule D (Official Form 106D), Schedule E/F (Official Form Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor	errantor or cosigner. Make sure you have listed the creditor on 106E/F), or <i>Schedule G</i> (Official Form 106G). Use <i>Schedule D,</i> **Column 2: The creditor to whom you owe the content of the creditor to whom you owe the	he deb
5	shown in line 2 again as a codebtor only if that person is a g Schedule D (Official Form 106D), Schedule E/F (Official Form Schedule E/F, or Schedule G to fill out Column 2.	arantor or cosigner. Make sure you have listed the creditor on 106E/F), or Schedule G (Official Form 106G). Use Schedule D,  Column 2: The creditor to whom you owe the Check all schedules that apply:  Schedule D, tine	he del
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8 5 5 5 T	shown in line 2 again as a codebtor only if that person is a gi Schedule D (Official Form 106D), Schedule E/F (Official Form Schedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor	arantor or cosigner. Make sure you have listed the creditor on 106E/F), or Schedule G (Official Form 106G). Use Schedule D,  Column 2: The creditor to whom you owe the Check all schedules that apply:  Schedule D, tine	he del
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1 2	shown in line 2 again as a codebtor only if that person is a gi Schedule D (Official Form 106D), Schedule E/F (Official Form Schedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Name  Number Street  City Slate  Number Street  City Slate	Arantor or cosigner. Make sure you have listed the creditor on 106E/F), or Schedule G (Official Form 106G). Use Schedule D,  Column 2: The creditor to whom you owe the Check all schedules that apply:  Schedule D, tine Schedule E/F, tine ZIP Code  Schedule D, line Schedule G, line	he del
8	shown in line 2 again as a codebtor only if that person is a gi Schedule D (Official Form 106D), Schedule E/F (Official Form Schedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Name  Number Street  City Slate  Number Street	Column 2: The creditor to whom you owe the Check all schedules that apply:  Schedule D, tine Schedule G, line ZIP Code Schedule D, line Schedule D, line Schedule D, line Schedule D, line Schedule C, line Schedule D, line Schedule D, line Schedule D, line Schedule D, line	he dek

Hericson	Torres		
First Name	Marie Marie	Lort Mamo	 

Number Street  City State ZIP Code  Number Skeet  City State ZIP Code  Number Street  Sity State ZIP Code  Number Street  Sity State ZIP Code	Check all schedules that apply:  Schedule D, line  Schedule E/F, line  Schedule D, line  Schedule G, line  Schedule G, line  Schedule D, line  Schedule E/F, line  Schedule G, line  Schedule G, line  Schedule G, line  Schedule G, line
Number Street  State ZIP Code  Number Street  Street  State ZIP Code  Alame  Number Street  Street  Street  Street  Street  State ZIP Code  Alame  Number Street  Street  Street  Street  Street  Street  Street  Street  Street	□ Schedule E/F, line □ Schedule D, line □ Schedule E/F, line □ Schedule G, line □ Schedule D, line □ Schedule E/F, line □ Schedule G, line □ Schedule G, line □ Schedule G, line
Number Street  State ZIP Code  Number Street  Street  State ZIP Code  Alame  Number Street  Street  Street  Street  Street  State ZIP Code  Alame  Number Street  Street  Street  Street  Street  Street  Street  Street  Street	□ Schedule G, line □ Schedule D, line □ Schedule E/F, line □ Schedule D, line □ Schedule E/F, line □ Schedule G, line □ Schedule G, line □ Schedule D, line
State ZIP Code  Name  Number Street  Sity State ZIP Code  Name  Number Street  Sity State ZIP Code	□ Schedule D, line □ Schedule E/F, line □ Schedule G, line □ Schedule D, line □ Schedule E/F, line □ Schedule G, line □ Schedule D, line □ Schedule D, line
Aumber Street	□ Schedule E/F, line □ Schedule G, line □ Schedule D, line □ Schedule G, line □ Schedule G, line □ Schedule D, line □ Schedule D, line
Aumber Street	□ Schedule E/F, line □ Schedule G, line □ Schedule D, line □ Schedule G, line □ Schedule G, line □ Schedule D, line □ Schedule D, line
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Street Sity State ZiP Code  Name Street Sity State ZiP Code  Name Street Sity State ZiP Code  Name Street Sity State ZiP Code	Schedule G, line  Schedule D, line  Schedule E/F, line  Schedule G, line  Schedule D, line  Schedule E/F, line  Schedule G, line
State ZIP Code  Jumber Street  Jumber Street  Jumber Street  Jumber Street  Jumber Street  Jumber Street	□ Schedule D, line □ Schedule E/F, line □ Schedule G, line □ Schedule D, line □ Schedule E/F, line □ Schedule G, line
Number Street  Sity State ZIP Code  Name  Number Street  Sity State ZIP Code  Name  Number Street  Sity State ZIP Code	Schedule E/F, line  Schedule G, line  Schedule D, line  Schedule E/F, line  Schedule G, line
Number Street  Number Street  Number Street  State ZIP Code  Vame  Street  State ZIP Code	□ Schedule E/F, line □ Schedule G, line □ Schedule D, line □ Schedule E/F, line □ Schedule G, line
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Name Street Sity State ZIP Code  Vame Street Sity State ZIP Code	□ Schedule G, line □ Schedule D, line □ Schedule E/F, line □ Schedule G, line
Name Street Sity State ZIP Code  Vame Street Sity State ZIP Code	Schedule D, line Schedule E/F, line Schedule G, line
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Jumber Street  State ZIP Code  Jame  Jumber Street  State ZIP Code	□ Schedule E/F, line
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State ZIP Code  Name  Street  State ZIP Code	□ Schedule G, line
State ZIP Code  Name  Street  State ZIP Code	
Number Street  Sity State ZIP Code  Name  Number Street	Schedule D, line
Number Street  Sity State ZIP Code  Name  Sumber Street	☐ Schedule D, line
Number Street  Sity State ZIP Code  Name  Sumber Street	
State ZIP Code  Vame  Street	☐ Schedule E/F, line
Name Number Street	☐ Schedule G, line
Name Number Street	
vumber Street	
	Schedule D, line
	Schedule E/F, line
Xly State ZIP Code	☐ Schedule G, line
	the management of the second o
	☐ Schedule D, line
Name	☐ Schedule E/F, line
Number Street	☐ Schedule G, line
Cily State ZIP Code	
Vame	D
<del></del>	Schedule D, line
Number Skeel	Schedule D, line

Fill in this in	formation to identify	vour case:					
		<i>/</i> 0					
Debtor 1	Hericson Torres First Name	Mklo's Nams	Lasi Nama		-		
Debtor 2	Leigh Torres				_		
(Spouse, if filing)		Midd'e Name	Last Name				
	, ,	Middle District of Pennsylva	ania				
Case number (if known)	5:25-BK-00501-I	MJC			Ch	eck if ti	his is:
(H KILOWII)						An am	ended filing
							olement showing postpetition chapter 13 e as of the following date:
Official Fo	orm 106l	•				MM / D	DD / YYYY
Sched	lule I: You	ir Income					12/15
you are sep eparate shee	arated and your spou	ise is not filing with you, top of any additional paલ્	do not include in	ormat	ion about yo	our spo	ou, include information about your spous use. If more space is needed, attach a nown). Answer every question.
. Fill in you informatio	r employment on.		Debtor 1				Debtor 2 or non-filling spouse
attach a se	e more than one job, eparate page with n about additional	Employment status	<ul><li>Employed</li><li>Not employ</li></ul>	red	орожунун алуын бол мак башоргоо учуулган алуы алуы алын алуы	erece yeu iki rich die Gesel bei	☐ Employed ☑ Not employed
Include pa self-emplo	rt-time, seasonal, or yed work.	Occupation	Real Estate l	Broke	er		
	n may include student aker, if it applies.	Occupation			- <u>V</u>		
or nomem	акет, и и арриез.	Employer's name	HT REALTY	ÜSA	HC.		
		Limployer a mante		00/	,		
		Employer's address	325 Five Spr	ings	Rd		
			Number Street	<b></b>			Number Street
			Stroudsburg		PA 18	360	
			City	Stat	e ZIP Code		City State ZIP Code
		How long employed the	re? <u>10</u>	-			
Part 2:	Give Detalls About	Monthly Income		*********************			
	monthly income as of less you are separated		m. If you have noth	ing to	report for any	line, w	rite \$0 in the space. Include your non-filing
If you or yo	our non-filing spouse ha	ave more than one employe Itach a separate sheet to th		ormatio	on for all emp	loyers f	or that person on the lines
					For Debi	tor 1	For Debtor 2 or non-filling spouse
		ary, and commissions (be calculate what the monthly		2.	\$_1,200	0.00	\$0.00_
3. Estimate	and list monthly over	rtime pay.		3.	·	0.00	+ \$ 0.00
4. Calculate	gross Income. Add li	ne 2 + Ilne 3.		4.	\$ 1,200	00.0	\$0.00

Official Form 106I Case 5:25-bk-00501-MJC Schedule I: Your Income

page 1 Desc

Doc 20 Filed 03/19/25 Entered 03/19/25 16:02:11 Main Document Page 40 of 59

Hericson Torres
First Name Middle Na

		For	Debtor 1		or Debt	tor 2 or g spouse	
Copy line 4 here	<b>→</b> 4.	\$_	1,200.00		\$	0.00	
5. List all payroll deductions:							
5a. Tax, Medicare, and Social Security deductions	5a.	\$	0.00		\$		
5b. Mandatory contributions for retirement plans	5b.	\$	0.00		\$		
5c. Voluntary contributions for retirement plans	5c,	\$	0.00				
5d. Required repayments of retirement fund loans	5d.	\$	0.00		\$		
5e. Insurance	5e.	\$	0.00		\$		
5f. Domestic support obligations	5f.	\$	0.00		\$		
5g. Union dues	5g.	\$	0.00		\$		
5h. Other deductions. Specify:	5h.	+\$	0.00	+	· \$	TW 11	
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + 5g + 5l$	n. 6.	\$	0.00		\$		
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,200.00		\$		
8. List all other income regularly received:							
8a. Net income from rental property and from operating a business, profession, or farm							
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total			0.00				
monthly net income.	8a.	\$	0.00		\$		
8b. Interest and dividends	8b.	\$	0.00		\$		
8c. Family support payments that you, a non-filing spouse, or a depend regularly receive	tent						
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00		\$	<del></del>	
8d. Unemployment compensation	8d.	\$	0.00		\$		
8e. Social Security	8e.	\$	0.00		\$		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrillon Assistance Program) or housing subsidies. Specify: SNAP		\$	400.00		\$		
8g. Pension or retirement income	8g.	\$	0.00		\$		
8h, Other monthly income. Specify:	_	+\$	0,00		 +§		
9. Add all other Income, Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\(\s\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	400.00	Г	\$		]
				F			] 1
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_	1,600.00	+	\$		<u>\$ 1,600.00</u>
11. State all other regular contributions to the expenses that you list in Sch							
Include contributions from an unmarried partner, members of your household friends or relatives.	, your d	lepend	ents, your roc	mma	tes, and	other	
Do not include any amounts already included in lines 2-10 or amounts that ar	e not a	vailable	o to pay expe	nses l	isted in	Schedule J.	
Specify:				······································		11.	+ \$
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Your Assets and Liabilities and Certain						12.	\$1,600.00
							Combined monthly income
13. Do you expect an increase or decrease within the year after you file this	s formî	?					monuny mcome
Yes. Explain: I expect income to increase.							

Official Form 106I

Fill in this information to identify your case:			
Debtor 1 Hericson Torres First Name Midde Name Last Name	Check if this	is!s:	
Debtor 2 Leigh Torres	——— An amer		
(Spouse, if filing) First Name Middle Name Last Name	☐ A supple	ment showing p	ostpetition chapter 13
United States Bankruptcy Court for the: Middle District of Pennsylvania	expense	s as of the follow	wing date:
Case number (If known) 5:25-BK-00501-MJC	MM / DD	YYYY	
Official Form 106J			
Schedule J: Your Expenses			12/15
Be as complete and accurate as possible. If two married people are fill information. If more space is needed, attach another sheet to this form (if known). Answer every question.			
Part 1: Describe Your Household			
1. Is this a joint case?			
<ul><li>☑ No. Go to line 2.</li><li>☑ Yes. Does Debtor 2 live in a separate household?</li></ul>			
. ☑ No ☑ Yes. Debtor 2 must file Official Form 106J-2, <i>Expenses for S</i>	eparate Household of Debtor 2.		
2. Do you have dependents? W No	Dependent's relationship to	Dependent	's Does dependent live
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Debtor 1 or Debtor 2	aãe nebeudeur.	with you?
Do not state the dependents' names.	Son	<u> 18</u>	☐ No ☑ Yes
nariou	Daughter	19	☐ No
			Ø Yes
		<del></del>	□ No □ Yes
			□ No
			☐ Yes
			□ No
			☐ Yes
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you a expenses as of a date after the bankruptcy is filed. If this is a supplemapplicable date.			
include expenses paid for with non-cash government assistance if you		Your #	expenses
such assistance and have included it on Schedule I: Your Income (Offi 4. The rental or home ownership expenses for your residence. Include	·	todoxunavamento	
<ol> <li>The rental or nome ownership expenses for your residence. Include any rent for the ground or lot.</li> </ol>	тыз толугун раутына апи	4. \$	0.00
If not included in line 4:			
4a. Real estate taxes		4a. \$	0.00
4b. Properly, homeowner's, or renter's insurance		4b. \$	0.00
4c. Home maintenance, repair, and upkeep expenses		4c. \$	0.00
4d. Homeowner's association or condominium dues		4d. \$	0.00

Official Form 106J

Schedule J: Your Expenses

Name Middle Name Last Name

Your expenses 5. Additional mortgage payments for your residence, such as home equity loans 5. 6. Utilities: 6a. Electricity, heat, natural gas 150.00 6a. 0.00 Water, sewer, garbage collection 6b. Telephone, cell phone, Internet, satellite, and cable services 350.00 Other, Specify: 6d, 300.00 7. Food and housekeeping supplies 7. 0.00 Childcare and children's education costs 8. 25.00 Clothing, laundry, and dry cleaning 9. Personal care products and services 10.00 10. 10 Medical and dental expenses 0.00 11. Transportation. Include gas, maintenance, bus or train fare. 250.00 Do not include car payments. 12. 0.00 Entertainment, clubs, recreation, newspapers, magazines, and books 13. Charitable contributions and religious donations 0.00 14. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 0.00 15a. Life insurance 15a. 0.00 15b. Health insurance 15b. 15c. Vehicle insurance 250.00 15c. 0.00 15d. Other insurance. Specify: N/A 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 0.00 Specify: 16. Installment or lease payments: 0.00 17a. Car payments for Vehicle 1 0.00 17b. Car payments for Vehicle 2 17c. Other, Specify: N/A 17d. Other. Specify: N/A 17d. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106l). 0.00 Other payments you make to support others who do not live with you. Specify: N/A 0.00 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I; Your Income, 0.00 20a. Mortgages on other property 0.00 20b. Real estate taxes 20b. 0.00 20c. Property, homeowner's, or renter's insurance 20c. 0.00 20d. Maintenance, repair, and upkeep expenses

20e. Homeowner's association or condominium dues

0.00

20e,

**Hericson Torres** Case number (#known) 5:25-BK-00501-MJC Last Namo

21.	Oth	er. Specify: N/A	21.	<b>+</b> \$	0.00
22.	Calc	culate your monthly expenses.		The state of the s	
	22a.	Add lines 4 through 21.	22a.	\$	1,335.00
	22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	\$	0.00
	<b>22</b> c.	Add line 22a and 22b. The result is your monthly expenses.	22c.	\$	1,335.00
:		ulate your monthly net income.		\$	1,600.00
:	23a. 23b.	Copy line 12 (your combined monthly income) from Schedule I.  Copy your monthly expenses from line 22c above.	23a. 23b.	-\$	1,335.00
1	23c.	Subtract your monthly expenses from your monthly income.  The result is your monthly net income.	23c.	\$	265.00
24.	Do y	ou expect an increase or decrease in your expenses within the year after you file this form?			

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

₩ No.				 	
☑ No. ☑ Yes.	Explain here:				

Case 5:25-bk-00501-MJC

Debtor 1

Deblor 1	Hericson Torres	Hericson Torres					
	First Name	Middle Name	Last Name				
Debtor 2	Leigh Torres						
(Spouse, if filin	g) First Name	Mddle Name	Last Name				
United State	s Bankruptcy Court for th	e: Middle District of Pe	nnsylvania				
Case numbe	r 5:25-BK-00501						

Check if this is an amended filing

#### Official Form 106Dec

# **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who	is NOT an attorney to help you fill out bankruptcy forms?
<b>☑</b> No	
Yes. Name of person	. Atlach Bankruptcy Pelilion Preparer's Notice, Declaration, and
	Signature (Official Form 119).
Under penalty of perjury, I declare that I ha	ve read the summary and schedules filed with this declaration and
that they are true and correct.	
10 5 0	
* Henrymones	* Int
Signalure of Debtor 1	Signature of Debtor 2
0040/0005	00/40/0005
Date 03/13/2025 MM/ DD / YYYY	Date 03/13/2025 MM / DD / YYYY

(Spouse, if filing) First Name Middle Name Last Name	Debtor 1	Hericson Torres		
(Spouse, if filing) First Name Middle Name Last Name		First Name	Middle Name	Last Name
(Spouse, if filing) First Name Last Name Last Name United States Bankruptcy Court for the: Middle District of Pennsylvania	Debtor 2	Leigh Torres		
United States Bankruptcy Court for the: Middle District of Pennsylvania	(Spouse, if filing	First Name	Middle Name	Last Name
		Bankruptcy Court for the:	Middle District of Pe	
Case number 5:25-BK-00501-MJC	Case number	5:25-BK-00501-	MJC	

Check if this is an amended filing

### Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct Information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1	Give Details About Your Mar	ital Status and Where	You Lived Before		
1. Wha	t is your current marital status?				
	Married Not married				
2. Durl	ing the last 3 years, have you lived a	ywhere other than where	you live now?		
<b>–</b>	No Yes. List all of the places you lived in th	e last 3 years. Do not inclu	de where you five now. ONLY	DEBTOR 1	
	Debtor 1:	Dates Debtor lived there	1 Debtor 2:		Dates Debtor 2 lived there
		, , ,	Same as Debtor 1		Same as Debtor 1
	541 Port Richmond Ave	(approximate From 6/15/20			From
	Number Street	To 3/20/20	Number Street		To
	Staten Island NY 10	 0302			
	City State ZIP	Code	City	State ZIP Code	
			Same as Debtor 1		Same as Deblor 1
		From			From
	Number Street	То	Number Street		То
	City State ZIP	Code	City	Slate ZIP Code	
stat <b>L</b>	hin the last 8 years, did you ever live es and territories include Arizona, Calif No Yes. Make sure you fill out <i>Schedule H</i>	ornia, Idaho, Loulslana, Nev	/ada, New Mexico, Puerto Rico	erty state or territory? ( , Texas, Washington, and	(Community property d Wisconsin.)

**Explain the Sources of Your Income** Part(2)

Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy

Hericson	Torres		
First Marso	Middle Marte	Lant Nama	

If you are filing a joint case and you have inco  No  Yes. Fill in the details.	, 24 1950119 10901		-, -, 2 <b>2 , .</b>	
Yes, Fill in the details.	Programme and the second secon	-	1	
	Debtor 1		Debtor 2	
	Sources of Income Check all that apply.	Gross Income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<ul><li>☐ Wages, commissions, bonuses, tips</li><li>☐ Operating a business</li></ul>	\$0.00	☐ Wages, commissions, bonuses, tips ☐ Operating a business	\$0.00
For last calendar year:	Wages, commissions, bonuses, tips	\$ 0.00	Wages, commissions, bonuses, tips	\$2,105.22
(January 1 to December 31,2024	Operating a business	-	Operating a business	
For the calendar year before that:	Wages, commissions, bonuses, tips	\$ 0.00	Wages, commissions, bonuses, tips	\$ 0.00
(January 1 to December 31,	Operating a business	\$	Operating a business	\$
Did you receive any other income during the include income regardless of whether that include include income regardless of whether that include	come is taxable. Examples nents; pensions; rental inc g a joint case and you hav	s of other income are alin ome; interest; dividends; e income that you receiv	money collected from laws ed together, list it only once	suits; royalties; and
Include income regardless of whether that inc unemployment, and other public benefit paying gambling and lottery winnings. If you are filing List each source and the gross income from a	come is taxable. Examples nents; pensions; rental inc g a joint case and you hav	s of other income are alin ome; interest; dividends; e income that you receiv	money collected from laws ed together, list it only once	suits; royalties; and
Include income regardless of whether that incure unemployment, and other public benefit paying gambling and lottery winnings. If you are filling List each source and the gross income from a No	come is taxable. Examples nents; pensions; rental inc g a joint case and you hav	s of other income are alin ome; interest; dividends; e income that you receiv	money collected from laws ed together, list it only once	suits; royalties; and
Include income regardless of whether that incure unemployment, and other public benefit paying gambling and lottery winnings. If you are filling List each source and the gross income from a No	come is taxable. Examples nents; pensions; rental inc g a joint case and you have each source separately. D	s of other income are alin ome; interest; dividends; e income that you receiv	money collected from laws ed logether, list it only once it you listed in line 4.	suits; royalties; and e under Deblor 1.  Gross Income from each source
Include income regardless of whether that incunemployment, and other public benefit paying gambling and lottery winnings. If you are filling List each source and the gross income from a No Yes. Fill in the details.  From January 1 of current year until	come is taxable. Examples nents; pensions; rental inc g a joint case and you have each source separately. Debtor 1  Sources of Income	s of other income are alinome; interest; dividends; e income that you receive not include income that  Gross income from each source (before deductions and	money collected from laws ed together, list it only once it you listed in line 4.  Debtor 2  Sources of Income	suits; royalties; and e under Deblor 1.  Gross Income from each source (before deductions and
Include income regardless of whether that incure unemployment, and other public benefit paying gambling and lottery winnings. If you are filling List each source and the gross income from a No Yes. Fill in the details.	come is taxable. Examples nents; pensions; rental inc g a joint case and you have each source separately. Debtor 1  Sources of Income	s of other income are alinome; interest; dividends; e income that you receiv to not include income that  Gross income from each source (before deductions and exclusions)	money collected from laws ed together, list it only once it you listed in line 4.  Debtor 2  Sources of Income	suits; royalties; and e under Deblor 1.  Gross Income from each source (before deductions and
Include income regardless of whether that incunemployment, and other public benefit paying gambling and lottery winnings. If you are filling List each source and the gross income from a No Yes. Fill in the details.  From January 1 of current year until	come is taxable. Examples nents; pensions; rental inc g a joint case and you have each source separately. Debtor 1  Sources of Income	s of other income are alinome; interest; dividends; e income that you receiv to not include income that  Gross income from each source (before deductions and exclusions)	money collected from laws ed together, list it only once it you listed in line 4.  Debtor 2  Sources of Income Describe below.	suits; royalties; and e under Deblor 1.  Gross Income from each source (before deductions and
Include income regardless of whether that incunemployment, and other public benefit paying gambling and lottery winnings. If you are filling List each source and the gross income from a No No Yes. Fill in the details.  From January 1 of current year until the date you filed for bankruptcy:	come is taxable. Examples nents; pensions; rental inc g a joint case and you have each source separately. Debtor 1  Sources of Income	s of other income are alinome; interest; dividends; e income that you receiv to not include income that  Gross income from each source (before deductions and exclusions)  \$	money collected from laws ed together, list it only once it you listed in line 4.  Debtor 2  Sources of Income Describe below.	Gross Income from each source (before deductions and exclusions)
Include income regardless of whether that incunemployment, and other public benefit paying gambling and lottery winnings. If you are filling List each source and the gross income from a No Yes. Fill in the details.  From January 1 of current year until	come is taxable. Examples nents; pensions; rental inc g a joint case and you have each source separately. Debtor 1  Sources of Income	s of other income are alinome; interest; dividends; e income that you receiv to not include income that  Gross income from each source (before deductions and exclusions)  \$	money collected from laws ed together, list it only once it you listed in line 4.  Debtor 2  Sources of Income Describe below.	Gross Income from each source (before deductions and exclusions)  - \$
Include income regardless of whether that incure unemployment, and other public benefit paying gambling and lottery winnings. If you are filling List each source and the gross income from a No Yes. Fill in the details.  From January 1 of current year until the date you filed for bankruptcy:  For last calendar year:	come is taxable. Examples nents; pensions; rental inc g a joint case and you have each source separately. Debtor 1  Sources of Income	s of other income are alinome; interest; dividends; e income that you receiv to not include income that  Gross income from each source (before deductions and exclusions)  \$	money collected from laws ed together, list it only once it you listed in line 4.  Debtor 2  Sources of Income Describe below.	Gross Income from each source (before deductions and exclusions)  - \$
Include income regardless of whether that include income regardless of whether that include unemployment, and other public benefit paying gambling and lottery winnings. If you are filling List each source and the gross income from a No No Yes. Fill in the details.  From January 1 of current year until the date you filed for bankruptcy:  For last calendar year:  (January 1 to December 31, 2024	come is taxable. Examples nents; pensions; rental inc g a joint case and you have each source separately. Debtor 1  Sources of Income	s of other income are alinome; interest; dividends; e income that you receiv to not include income that  Gross income from each source (before deductions and exclusions)  \$	money collected from laws ed together, list it only once at you listed in line 4.  Debtor 2  Sources of Income Describe below.	Gross Income from each source (before deductions and exclusions)  - \$
Include income regardless of whether that incument unemployment, and other public benefit paying gambling and lottery winnings. If you are filling List each source and the gross income from a No Yes. Fill in the details.  From January 1 of current year until the date you filed for bankruptcy:  For last calendar year:	come is taxable. Examples nents; pensions; rental inc g a joint case and you have each source separately. Debtor 1  Sources of Income	s of other income are alinome; interest; dividends; e income that you receiv to not include income that  Gross income from each source (before deductions and exclusions)  \$	money collected from laws ed together, list it only once it you listed in line 4.  Debtor 2  Sources of Income Describe below.	Gross Income from each source (before deductions and exclusions)  - \$

Part 3:	List Certain Paym	ents You l	Vlade Befor	e You Filed	for Bankruptcy	***	
6. Are eit	her Debtor 1's or Debt	or 2's debts	s primarily co	nsumer debi	s?		
☐ No	"incurred by an individ	dual primaril	y for a person	al, family, or h	bts. Consumer debts ar cousehold purpose." ay any creditor a total of	e defined in 11 U.S.C. § 101	l(8) as
		sioro you illo	a ioi bailitap	toy, aid you p	ay any ordanor a lotal of	The state of	
	No. Go to line 7.						
	total amount	t you paid tha	at creditor. Do	not include p		or more payments and the upport obligations, such as this bankruptcy case.	
	* Subject to adjustme	int on 4/01/2	5 and every 3	years after th	at for cases filed on or a	ifter the date of adjustment.	
☑ Ye:	s. Debtor 1 or Debtor 2	2 or both ha	ve primarily	consumer de	bts.		
					ay any creditor a total of	\$600 or more?	
	☑ No. Go to line 7.						
	creditor. Do	not include p	payments for o	domestic supp	\$600 or more and the to ort obligations, such as by for this bankruptcy ca	otal amount you paid that child support and see.	
	S	.,	· · · · · · · · · · · · · · · · · · ·	Dates of	Total amount paid	Amount you still owe	Was this payment for
				payment	-	-	
	6. 8. 1. 1.				\$	\$	☐ Mortgage
	Creditor's Name						☐ Car
	Number Street						Credit card
							Loan repayment
							Suppliers or vendors
	City	State	ZIP Code				Other
	,	-,-,-	_, _,_				
					\$	\$	☐ Mortgage
					т		
	Creditor's Name			***************************************			
	Creditor's Name						☐ Car
	Creditor's Name Number Street						☐ Car ☐ Credit card
							Car Credit card Loan repayment
	Number Street						☐ Car☐ Credit card☐ Loan repayment☐ Suppliers or vendors
		State	ZIP Code				☐ Car ☐ Credit card
	Number Street	State	ZIP Code		\$	\$	Car Credit card Loan repayment Suppliers or vendors Other
	Number Street	State	ZIP Code		\$	\$	Car Credit card Loan repayment Suppliers or vendors Other Mortgage
	Number Street  City  Creditor's Name	State	ZIP Code		\$	\$	Car Credit card Loan repayment Suppliers or vendors Other Mortgage Car
	Number Street  City	State	ZIP Code		\$	\$	Car Credit card Loan repayment Suppliers or vendors Other Mortgage Car Credit card
	Number Street  City  Creditor's Name	State	ZIP Code		\$	\$	Car Credit card Loan repayment Suppliers or vendors Other Mortgage Car Credit card Loan repayment
	Number Street  City  Creditor's Name	State	ZIP Code		\$	\$	Car Credit card Loan repayment Suppliers or vendors Other Mortgage Car Credit card

Debtor 1

Statement of Financial Affairs for Individuals Filing for Bankruptcy

State

ZiP Code

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Case number (#known) 5:25-BK-00501-MJC

Part 4	ldentify Legal Actions, Reposs	essions, and Foreclosures			
List	nn 1 year before you filed for bankrupte all such mallers, including personal injury contract disputes.				
	Yes. Fill in the details.				
		Nature of the case	Court or agency		Status of the case
	Case title Freedom Mortgage Corp	"In rem" and/or Nonjudicial Foreclosure.	Court of Common P	leas 43rd J.D.	Pending
	vs. Hericson Torres		610 Monroe St Number Street		On appeal Concluded
	Case number 002644-CV-2023		Stroudsburg City State	PA 18360 ZIP Code	
	Case title		Court Name		Pending On appeal
			Number Street		Concluded
	Case number		City State	ZIP Code	
	nin 1 year before you filed for bankruptock all that apply and fill in the details below		ssessed, foreclosed, garn	ished, attached, s	seized, or levied?
	No. Go to line 11.	W.			
	No. Go to line 11. Yes. Fill in the information below.				
<b>4</b>	Too. The first the province of the control of the c				
		Describe the property		Date	Value of the property
					•
	Creditor's Name				\$
				1	
	Number Street	Explain what happened			
		Property was repos			
		Property was forecl			
	City State ZIP Co	Property was garnis	inea. ied, seized, or levied.		
	Old Zil Ci		iou, soizou, or lottou	Date	Value of the property
		Describe the property		- Jake	Aging of the broberd
					•
	Creditor's Name				\$
	Number Street	Explain what happened	<u></u>	. 1	
		Property was repos	sessed.		
		Property was forecl	osed.		
	City State ZIP Co	Property was garnis			
		Property was attach	ed, selzed, or levied.		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Hericson Torres
First Name Middle Name Last Namo

No			
Yes. Fill in the details.			
	Describe the action the creditor took	Date action	Amount
Creditor's Name	4. *	was taken	
oldano, o Kamo			
Number Street		\$	
City State ZIP Code	Last 4 digits of account number: XXXX	AMAZZAAMINI	
	cy, was any of your property in the possession of an as	ssignee for the benefit	of
ditors, a court-appointed receiver, a cus	stodian, or another official?		
No Yes			
162			
List Certain Gifts and Contribut	tions		
	tcy, did you give any gifts with a total value of more the	an \$600 per person?	
No			
Yes. Fill in the details for each gift.			
Cife with a total value of more than \$500	Departure the cities	Dates you gaya	Value
Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Describe the gifts	the gifts	Value
per person	_	the gifts	Value
	_	the gifts	Value
per person	_	the gifts	Value \$
per person Person to Whom You Gave the Gift	_	the gifts	Value \$
per person	_	the gifts	Value \$
per person  Person to Whom You Gave the Gift  Number Street	_	the gifts	Value  \$ \$
per person Person to Whom You Gave the Gift	_	the gifts	Value \$
per person  Person to Whom You Gave the Gift  Number Street	_	the gifts	Value \$
Person to Whom You Gave the Glft  Number Street  City State ZIP Code  Person's relationship to you		the glfts	\$
Person to Whom You Gave the Gift  Number Street  Gity State ZIP Code	_	the gifts	Value  \$ Value
Person to Whom You Gave the Gift  Number Street  Gity State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600		the glfts	\$
Person to Whom You Gave the Gift  Number Street  Gity State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600 per person		the glfts	\$
Person to Whom You Gave the Gift  Number Street  Gity State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600		the glfts	\$
Person to Whom You Gave the Gift  Number Street  Gity State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600 per person		the glfts	\$
Person to Whom You Gave the Gift  Number Street  Gity State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600 per person		the glfts	\$
Person to Whom You Gave the Gift  Number Street  Gity State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600 per person		the glfts	\$
Person to Whom You Gave the Gift  Number Street  City State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift		the glfts	\$

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Matter Consumer to Secure Consumer Etternion		leen of wards them for	10.4a
within 2 years before you filed for ✓ No  ✓ Yes, Fill in the details for each g	r bankruptcy, did you give any gifts or contributions with a total va gift or contribution.	ide of mote man \$60	оо то ану спапцу?
Gifts or contributions to charities that total more than \$600		Date you contributed	Value
Charity's Name			\$
			\$
Number Street			
City State ZIP Code			
art 6: List Certain Losses			
. Within 1 year before you filed for disaster, or gambling?	bankruptcy or since you filed for bankruptcy, did you lose anythin	g because of theft, f	fire, other
<ul><li>✓ No</li><li>✓ Yes. Fill in the details.</li></ul>			
Describe the property you lost ar how the loss occurred	Include the amount that insurance has paid, List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
	-		\$
1/19/2 List Certain Payments	or Transfers		\$
Within 1 year before you filed for you consulted about seeking ban	or Transfers  bankruptcy, did you or anyone else acting on your behalf pay or tookruptcy or preparing a bankruptcy petition?  betition preparers, or credit counseling agencies for services required in		\$ to anyone
. Within 1 year before you filed for you consulted about seeking ban	bankruptcy, did you or anyone else acting on your behalf pay or to kruptcy or preparing a bankruptcy petition?		to anyone
. Within 1 year before you fited for you consulted about seeking ban include any attorneys, bankruptcy p	bankruptcy, did you or anyone else acting on your behalf pay or to kruptcy or preparing a bankruptcy petition?		to anyone  Amount of payment
Within 1 year before you filed for you consulted about seeking ban include any attorneys, bankruptcy p  No Yes. Fill in the details.	bankruptcy, did you or anyone else acting on your behalf pay or to kruptcy or preparing a bankruptcy petition? petition preparers, or credit counseling agencies for services required in	your bankruptcy.  Date payment or transfer was	
. Within 1 year before you fited for you consulted about seeking ban include any attorneys, bankruptcy p  Mo Yes. Fill in the details.  Person Who Was Paid	bankruptcy, did you or anyone else acting on your behalf pay or to kruptcy or preparing a bankruptcy petition? petition preparers, or credit counseling agencies for services required in	your bankruptcy.  Date payment or transfer was	
i. Within 1 year before you fited for you consulted about seeking ban include any attorneys, bankruptcy p  No Yes. Fill in the details.  Person Who Was Paid	bankruptcy, did you or anyone else acting on your behalf pay or to kruptcy or preparing a bankruptcy petition? petition preparers, or credit counseling agencies for services required in	your bankruptcy.  Date payment or transfer was	

Statement of Financial Affairs for Individuals Filing for Bankruptcy

ithin 2 years before ansferred in the ordi clude both outright tra	inary cours ansfers and i transfers t ils.  Fransfer  State	se of your b I transfers m	tcy, did you sell, trade, or otherwise pusiness or financial affairs? nade as security (such as the granting re already listed on this statement.  Description and value of property transferred	of a security interest	or mortgage on your pro	operty).
ithin 2 years before ansferred in the ordicited both outright trace on the include gifts and No.  Yes. Fill in the detail Person Who Received To Number Street  City  Person's relationship	inary cours ansfers and i transfers t ils.  Fransfer  State	se of your k	pusiness or financial affairs?  nade as security (such as the granting re already listed on this statement.  Description and value of property	of a security interest	or mortgage on your pro	operty). d Date transfer
ithin 2 years before ansferred in the ordiciude both outright traction not include gifts and No No Person Who Received To Number Street	inary cours ansfers and i transfers t ils. fransfer	se of your k	pusiness or financial affairs?  nade as security (such as the granting re already listed on this statement.  Description and value of property	of a security interest	or mortgage on your pro	operty). d Date transfer
ithin 2 years before ansferred in the ordiciude both outright traction not include gifts and No No Person Who Received To Number Street	inary cours ansfers and i transfers t ils. fransfer	se of your k	pusiness or financial affairs?  nade as security (such as the granting re already listed on this statement.  Description and value of property	of a security interest	or mortgage on your pro	operty). d Date transfer
ithin 2 years before ansferred in the ordiciude both outright trace on the include gifts and No.  Yes. Fill in the details Person Who Received To Number Street	Inary cours ansfers and i transfers t ils.	se of your k	pusiness or financial affairs?  nade as security (such as the granting re already listed on this statement.  Description and value of property	of a security interest	or mortgage on your pro	operty). d Date transfer
ithin 2 years before ansferred in the ordicide both outright trace not include gifts and No  No Yes. Fill in the detail	Inary cours ansfers and i transfers t ils.	se of your b I transfers m	pusiness or financial affairs?  nade as security (such as the granting re already listed on this statement.  Description and value of property	of a security interest	or mortgage on your pro	operty). d Date transfer
ithin 2 years before ansferred in the ordicide both outright trace not include gifts and No  No Yes. Fill in the detail	Inary cours ansfers and i transfers t ils.	se of your b I transfers m	pusiness or financial affairs?  nade as security (such as the granting re already listed on this statement.  Description and value of property	of a security interest	or mortgage on your pro	operty). d Date transfer
ithin 2 years before ansferred in the ordi clude both outright tra o not include gifts and No No I Yes. Fill in the detai	Inary cours ansfers and i transfers t ils.	se of your b I transfers m	pusiness or financial affairs?  nade as security (such as the granting re already listed on this statement.  Description and value of property	of a security interest	or mortgage on your pro	operty). d Date transfer
ithin 2 years before ansferred in the ordi clude both outright tra o not include gifts and No	inary cours ansfers and i transfers t	se of your b I transfers m	pusiness or financial affairs?  nade as security (such as the granting re already listed on this statement.  Description and value of property	of a security interest	or mortgage on your pro	operty). d Date transfer
ithin 2 years before ansferred in the ordi clude both outright tra o not include gifts and No	inary cours ansfers and i transfers t	se of your b I transfers m	ousiness or financial affairs? nade as security (such as the granting			
ithin 2 years before ansferred in the ordi clude both outright tra o not include gifts and	inary cours ansfers and	se of your b I transfers m	ousiness or financial affairs? nade as security (such as the granting			
ithin 2 years before ansferred in the ordi clude both outright tra	inary cours ansfers and	se of your b I transfers m	ousiness or financial affairs? nade as security (such as the granting			
ithin 2 years before				a transfer any prope	rty to anyone, other th	an property
OILV	Jan		1			
City	State	ZIP Code				\$
Number Street						
Person Who Was Paid						\$
		,	<b>And the second of the second </b>		transfer was made	
i 163, i iii iii tije detai	ng.		Description and value of any property	transferred	Date payment or	Amount of payme
No Yes, Fill in the detai	ila .					
not include any payr						
			cy, did you or anyone else acting or ors or to make payments to your cr		transfer any property	to anyone who
Person Who Made the P	Payment, if Not	You				
Email or websile address	s					
Cily	Stale :	ZIP Code				
						\$

Hericson Torres
First Name Middle Name Last Namo

19. Within 10 years before you filed for ba		ty to a self-settled trust	or similar device of w	vhich you
are a beneficiary? (These are often call  Mo	ed asset-protection devices.)			
Yes. Fill in the details.				
	Description and value of the prope	rly transferred		Date transfer was made
		•	•	The state of the s
Name of trust				
	ļ			
Part 8) List Certain Financial Acco	unts, Instruments, Safe Deposit	Boxes, and Storage	Units	
20. Within 1 year before you filed for bank closed, sold, moved, or transferred? Include checking, savings, money ma brokerage houses, pension funds, cold No  Yes. Fill in the details.	rket, or other financial accounts; cert	ificates of deposit; shar		
	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution		<b>D</b>		_
	XXXX	Checking		\$
Number Street		☐ Savings		
		Money market		
City State ZIP Cod	10.	☐ Brokerage		
· State Zir Got		Other		
		Checking		•
Name of Financial Institution	XXXX- <u> </u>	-		\$
		Savings		
Number Street		Money market		
		☐ Brokerage		
City State ZIP Cod	<u>e</u>	Other		
21. Do you now have, or did you have wit securities, cash, or other valuables?  INO  Yes. Fill in the details.				
	Who else had access to it?	Describe the		Do you still have it?
				U No D Yes
Name of Financial Institution	Namo			west 103
Number Street	Number Street			
	CANDES OFF			
	City State ZIP Code			
City State ZIP Cod	le			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

	Who else has or had access to it?	Describe the contents	Do you s have lt?
			☐ No
Name of Storage Facility	Name		☐ Yes
Number Street	Number Street		
	City State ZIP Code		
City State ZIP God	6	_	
93 Identify Property You Ho	old or Control for Someone Else		
		roperty you borrowed from, are storing	ı for
r hold in trust for someone.	at someone alsa owns t include any b	toperty you bottomed from, are storing	, tor,
1 No			
Yes. Fill in the details.		<b></b>	
	Where is the property?	Describe the property	Value
Owner's Name			\$
Number Street	Number Street		
	City State ZIF	Code	4,0
City State ZIP Cod	9		
10: Give Details About Envir	onmental Information		
<u> </u>			
he nurnose of Part 10, the following a			
he purpose of Part 10, the following on Invironmental law means any federal.	* * *	ncerning pollution, contamination, reli	eases of
nvironmental law means any federal,	state, or local statute or regulation co	ncerning pollution, contamination, rel urface water, groundwater, or other me	
nvironmental law means any federal, azardous or toxic substances, waste	state, or local statute or regulation co	rface water, groundwater, or other me	
nvironmental law means any federal, azardous or toxic substances, waste cluding statutes or regulations cont ite means any location, facility, or pro	state, or local statute or regulation co s, or material into the air, land, soll, so rolling the cleanup of these substance operty as defined under any environm	rface water, groundwater, or other me	dium,
nvironmental law means any federal, azardous or toxic substances, waste cluding statutes or regulations contr ite means any location, facility, or pro lilize it or used to own, operate, or ut	state, or local statute or regulation co s, or material into the air, land, soll, so rolling the cleanup of these substance operty as defined under any environm Ilize it, including disposal sites.	rrface water, groundwater, or other me s, wastes, or material. ental law, whether you now own, opera	dium, ite, or
nvironmental law means any federal, azardous or toxic substances, waste cluding statutes or regulations contite means any location, facility, or profilize it or used to own, operate, or ut azardous material means anything a	state, or local statute or regulation co s, or material into the air, land, soll, so rolling the cleanup of these substance operty as defined under any environm illze it, including disposal sites. n environmental law defines as a haza	rrface water, groundwater, or other me s, wastes, or material.	dium, ite, or
nvironmental law means any federal, azardous or toxic substances, waste cluding statutes or regulations confite means any location, facility, or prolitize it or used to own, operate, or ut azardous material means anything aubstance, hazardous material, pollutions.	state, or local statute or regulation co s, or material into the air, land, soli, so rolling the cleanup of these substance operty as defined under any environm illze it, including disposal sites. In environmental law defines as a haza ant, contaminant, or similar term.	rface water, groundwater, or other me s, wastes, or material. ental law, whether you now own, opera rdous waste, hazardous substance, to	dium, ite, or
nvironmental law means any federal, azardous or toxic substances, waste cluding statutes or regulations conficte means any location, facility, or profilize it or used to own, operate, or ut azardous material means anything aubstance, hazardous material, pollutions.	state, or local statute or regulation co s, or material into the air, land, soll, so rolling the cleanup of these substance operty as defined under any environm illze it, including disposal sites. n environmental law defines as a haza	rface water, groundwater, or other me s, wastes, or material. ental law, whether you now own, opera rdous waste, hazardous substance, to	dium, ite, or
nvironmental law means any federal, azardous or toxic substances, waste cluding statutes or regulations confite means any location, facility, or profilize it or used to own, operate, or ut azardous material means anything alubstance, hazardous material, pollutert all notices, releases, and proceed	state, or local statute or regulation co s, or material into the air, land, soll, so rolling the cleanup of these substance operty as defined under any environm illze it, including disposal sites. In environmental law defines as a haza ant, contaminant, or similar term.	rface water, groundwater, or other me s, wastes, or material. ental law, whether you now own, opera rdous waste, hazardous substance, to of when they occurred.	dium, ate, or xic
nvironmental law means any federal, azardous or toxic substances, waste cluding statutes or regulations confilte means any location, facility, or profilize it or used to own, operate, or ut azardous material means anything aubstance, hazardous material, polluter all notices, releases, and proceed as any governmental unit notified you	state, or local statute or regulation co s, or material into the air, land, soll, so rolling the cleanup of these substance operty as defined under any environm illze it, including disposal sites. In environmental law defines as a haza ant, contaminant, or similar term.	rface water, groundwater, or other me s, wastes, or material. ental law, whether you now own, opera rdous waste, hazardous substance, to	dium, ate, or xic
nvironmental law means any federal, azardous or toxic substances, waste cluding statutes or regulations contrible means any location, facility, or profilize it or used to own, operate, or ut azardous material means anything a ubstance, hazardous material, polluteral notices, releases, and proceed as any governmental unit notified you ho	state, or local statute or regulation co s, or material into the air, land, soll, so rolling the cleanup of these substance operty as defined under any environm illze it, including disposal sites. In environmental law defines as a haza ant, contaminant, or similar term.	rface water, groundwater, or other me s, wastes, or material. ental law, whether you now own, opera rdous waste, hazardous substance, to of when they occurred.	dium, ate, or xic
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Statement of Financial Affairs for Individuals Filing for Bankruptcy

Hericson Torres
First Name Middle Name Last Name

No			
Yes. Fill in the details.	Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
	City State ZIP C	ode	
City State ZIP Co	ode .		
ave you been a party in any judicial	or administrative proceeding unc	er any environmental law? Include settlen	ents and orders.
No			
Yes. Fill in the details.	Court or agency	Nature of the case	Status of the
	count of agency	Mature of the case	case
Case title	Court Name	****	☐ Pending
		** ***********************************	On appea
	Number Street		☐ Conclude
Case number		ZIP Codo	Conclude
41F Give Details About You  Ithin 4 years before you filed for ba	City State  r Business or Connections to nkruptcy, did you own a business	Any Business s or have any of the following connections	
Give Details About You  Ithin 4 years before you filed for ba  A sole proprietor or self-emplo  A member of a limited liability  A partner in a partnership	City State  r Business or Connections to  nkruptcy, did you own a businese  oyed in a trade, profession, or oth  company (LLC) or limited liability	Any Business s or have any of the following connections her activity, either full-time or part-time	
Give Details About You  Ifthin 4 years before you filed for ba  A sole proprietor or self-emplo  A member of a limited liability  A partner in a partnership  An officer, director, or managi	r Business or Connections to nkruptcy, did you own a business oyed in a trade, profession, or oth company (LLC) or limited liability	Any Business s or have any of the following connections ner activity, either full-time or part-time r partnership (LLP)	
Give Details About You  Ithin 4 years before you filed for ba  A sole proprietor or self-emplo  A member of a limited liability  A partner in a partnership	r Business or Connections to nkruptcy, did you own a business oyed in a trade, profession, or oth company (LLC) or limited liability ing executive of a corporation voting or equity securities of a c	Any Business s or have any of the following connections ner activity, either full-time or part-time r partnership (LLP)	
Give Details About You  Ithin 4 years before you filed for ba  A sole proprietor or self-emplo  A member of a limited liability  A partner in a partnership  An officer, director, or managi  An owner of at least 5% of the	city State  r Business or Connections to rkruptcy, did you own a business oyed in a trade, profession, or other company (LLC) or limited liability ing executive of a corporation or voting or equity securities of a corporation of the corporat	Any Business of or have any of the following connections her activity, either full-time or part-time of partnership (LLP) orporation	to any business?
Give Details About You  Ithin 4 years before you filed for ba  A sole proprietor or self-emplo  A member of a limited liability  A partner in a partnership  An officer, director, or managi  An owner of at least 5% of the	r Business or Connections to nkruptcy, did you own a business oyed in a trade, profession, or oti company (LLC) or limited liability ing executive of a corporation voting or equity securities of a coto Part 12.	Any Business s or have any of the following connections her activity, either full-time or part-time or partnership (LLP)  orporation h business  Employer Identifica	to any business?
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Give Details About Your lithin 4 years before you filed for ba A sole proprietor or self-emplo A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the No. None of the above applies. Go Yes. Check all that apply above an HT REALTY USA, LLC.	r Business or Connections to rkruptcy, did you own a business coyed in a trade, profession, or oth company (LLC) or limited liability ing executive of a corporation voting or equity securities of a co to Part 12. Ind fill in the details below for each	o Any Business s or have any of the following connections her activity, either full-time or part-time of partnership (LLP)  orporation the business  Employer Identifica Do not include Soci	to any business? tion number ial Security number or IT(N.
Give Details About Your lithin 4 years before you filed for ba A sole proprietor or self-employ A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the No. None of the above applies. Go Yes. Check all that apply above at HT REALTY USA, LLC. Business Name  325 Five Springs Rd  Number Street  Stroudsburg PA 183	r Business or Connections to rikruptcy, did you own a business or company (LLC) or limited liability ing executive of a corporation voting or equity securities of a corporation between the details below for each Describe the nature of the base of a corporation of the base of a corporation of the details below for each Describe the nature of the base of a corporation of the base of a corporation of the base of a corporation of the base of accountant or book N/A.	Any Business or have any of the following connections her activity, either full-time or part-time or partnership (LLP) orporation h business  Employer Identifica Do not include Soci  EIN:  Ekeeper  Dates business exists	to any business?  tion number ial Security number or ITIN.
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Give Details About Your lithin 4 years before you filed for ba A sole proprietor or self-employ A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the No. None of the above applies. Go Yes. Check all that apply above at HT REALTY USA, LLC. Business Name  325 Five Springs Rd  Number Street  Stroudsburg PA 183	r Business or Connections to rikruptcy, did you own a business or company (LLC) or limited liability ing executive of a corporation voting or equity securities of a corporation of the Part 12.  Real Estate Broker.  N/A.	Any Business  or have any of the following connections her activity, either full-time or part-time or part-time or partnership (LLP)  orporation  h business  Employer Identifica  Do not include Social Ein:  Eikesper  Dates business exists  From 3/17/2015  usiness  Employer Identifica  Do not include Social Employer Identifica	to any business?  tion number lai Security number or ITIN.  sted  tion number lai Security number or ITIN.
Give Details About Your lithin 4 years before you filed for ba A sole proprietor or self-emplo A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the No. None of the above applies. Go Yes. Check all that apply above an HT REALTY USA, LLC.  Business Name  325 Five Springs Rd  Number Street  Stroudsburg PA 183	r Business or Connections to rikruptcy, did you own a business or company (LLC) or limited liability ing executive of a corporation voting or equity securities of a corporation of the Part 12.  Real Estate Broker.  N/A.	Any Business  or have any of the following connections her activity, either full-time or part-time or partnership (LLP)  orporation  h business  Employer Identifica Do not include Soci  EIN:  From 3/17/2015  usiness  Employer Identifica Do not include Soci  EIN:	to any business?  tion number lai Security number or ITIN.  sted  tion number lai Security number or ITIN.

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Debtor 1

Hericson	Torres		
First Name	M⊲die Name	Last Namo	

Case number (# known) 5:25-BK-00501-MJC

	Describe the nature of the business	Employer Identification number
	Describe the flatful of the pastiless	Do not include Social Security number or ITIN.
Business Name		EIN:
Number Street	Name of accountant or bookkeeper	Dates business existed
Cily Slate ZIP Code		From To
28. Within 2 years before you filed for bankrup Institutions, creditors, or other parties.	etcy, did you give a financial statement to anyone	about your business? Include all financial
☑ No ☐ Yes. Fill In the details below.		
	Date issued	
Name	MM / DD / YYYY	
Number Street		
City State ZIP Code		
art 12: Sign Below		
answers are true and correct. I understan	et of Financial Affairs and any attachments, and I d that making a false statement, concealing prop n result in fines up to \$250,000, or imprisonment f	erty, or obtaining money or property by fraud
* Harris broke	* Lat	
Signature of Debtor 1	Signature of Debtor 2	
Date 3/13/25  Did you attach additional pages to Your S	Date $3/13/25$ Statement of Financial Affairs for Individuals Filing	g for Bankruptcy (Official Form 107)?
☑ No □ Yes		
Did you pay or agree to pay someone who	o is not an attorney to help you fill out bankruptc	y forms?
	Att	ach the Bankruptcy Petition Preparer's Notice, eclaration, and Signature (Official Form 119).

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

			one construction of the co	AND SHIP CONTROL OF THE SH		
Fill in this I	nformation to identify your case:				only as directed in t	his form and in
Debtor 1	Hericson Torres			Form 22A-1Sup	). 	
Deblor 2	First Name Middle Name Leigh Torres	Last Name		1. There is no	presumption of abus	e.
(Spouse, if filing		Løst Nama			ation to determine if a les will be made unde	
United States	Bankruptcy Court for the: Middle District of Pennsylv	rania			lation (Official Form 2	
Case number (If known)	5:25-BK-00501-MJC	-			Test does not apply ilitary service but it co	
		· · · · · · · · · · · · · · · · · · ·		Check if this	is an amended fill	ng
OFFICIAL FOR	м В 22A1					
Chante	er 7 Statement of Your	Current N	lonth	lv Incoma	<b>*</b>	12/14
21161264	or outcoment of the	Acticité sa		e A HIICOHE	TT memorianismostanismostanismostanismostanismostanismostanismostanismostanismostanismostanismostanismostanismosta	12/14
	official Form 22A-1Supp) with this form.  Calculate Your Current Monthly Income					
1. What is y	our marital and filing status? Check one only.					
	narried. Fill out Column A, lines 2-11.					
Marri	ed and your spouse is filing with you. Fill out	both Columns A and	B, lines 2-1	1.		
Marri	ed and your spouse is NOT filing with you. Yo	ou and your spouse	are:			
	Living in the same household and are not leg	ally separated. Fill o	ut both Col	umns A and B, line	s 2-11.	
1	Living separately or are legally separated. Fill under penalty of perjury that you and your spousere living apart for reasons that do not include ev	e are legally separate	ed under no	nbankruptcy law th	at applies or that you	
case. 11 amount c include a	e average monthly income that you received to U.S.C. § 101(10A). For example, if you are filing of your monthly income varied during the 6 monthing income amount more than once. For example monthy. If you have nothing to report for any line	on September 15, th ns, add the income for e, if both spouses own	e 6-month r all 6 mont r the same	period would be Ma hs and divide the to	arch 1 through Augus Ital by 6, Fill in the re	t 31. If the suit. Do not
				Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
	ess wages, salary, tips, bonuses, overtime, an eductions).	d commissions (bef	ore all	<u>\$1,200.00</u>	\$0.00	
	and maintenance payments. Do not include pa 3 is filled in.	ayments from a spous	se if	\$ 0.00	<u>\$ 0.00</u>	
of you or from an u and room	nts from any source which are regularly paid r your dependents, Including child support. In Inmarried partner, members of your household, y Inmates. Include regular contributions from a spou Do not include payments you listed on line 3.	nclude regular contribi your dependents, pare	utions ents,	\$_0.00	<sub>\$</sub> 0.00	
	me from operating a business, profession, or	farm		***************************************	- <del></del>	
	me from operating a business, profession, or celpts (before all deductions)	\$				
	and necessary operating expenses	- \$				
-	hly income from a business, profession, or farm	\$ Cop	oy here 💙	\$ <u>0.00</u>	\$0.00	
6. Net inco	me from rental and other real property					

Official Form B 22A1

Gross receipts (before all deductions)
Ordinary and necessary operating expenses

7. Interest, dividends, and royalties

Net monthly income from rental or other real property

\$ 0.00

\$<u>0.00</u>

Copy here

\$ 0.00

\$0.00

		The state of the s		Ontone A	Calama B	
				Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
8.	Unen	ployment compensation		\$ 0.00	\$ <u>0.00</u>	
		ot enter the amount if you contend that the amount re the Social Security Act. Instead, list it here:		-		
	Fo	you	\$			
	Fo	r your spouse	\$			
9.	Pens bene	<b>ton or retirement income.</b> Do not include any amoi it under the Social Security Act.	unt received that was a	<sub>\$</sub> 0.00	\$ <u>0.00</u>	
10.	Do no as a v terror	ne from alf other sources not listed above. Specif ot include any benefits received under the Social Sec rictim of a war crime, a crime against humanity, or in ism. If necessary, list other sources on a separate pr	curity Act or payments received Iternational or domestic			
	10a.	SNAP		\$_400.00	\$ <sub>0.00</sub>	
	10b.			\$ 0.00	\$ 0.00	
	10c.	Total amounts from separate pages, if any.		+\$	+ \$	
11.	Calcu colum	date your total current monthly income. Add lines nn. Then add the total for Column A to the total for C	s 2 through 10 for each olumn B.	\$ <u>1,600.00</u>	<u>\$ 0.00</u>	Total current monthly
Pa	rt 2:	Determine Whether the Means Test App	lies to You			HICOINE
12.	Calcu	late your current monthly income for the year. Fe	ollow these steps:			
	12a.	Copy your total current monthly income from line 11	1	Copy li	ne 11 here 🗫 12a. 📗	\$ <u>1,600.00</u>
		Multiply by 12 (the number of months in a year).			1.	x 12
	12b.	The result is your annual income for this part of the	form.		12b.	\$_19,200.00
13.	Calcu	ilate the median family income that applies to yo	u. Follow these steps:			
	Fill in	the state in which you live.	Pennsylvania			
	Fill in	the number of people in your household.	4		r	
	To fin	the median family income for your state and size of d a list of applicable median income amounts, go on ctions for this form. This list may also be available al	line using the link specified in t		13.	\$ 29,325.00
14.	How	do the lines compare?				
	14a. 🛚	Line 12b is less than or equal to line 13. On the to Go to Part 3.	op of page 1, check box 1, The	re is no presumption (	of abuse.	
Karasaa (ka	14Ь. С	Line 12b is more than line 13. On the top of page Go to Part 3 and fill out Form 22A-2.	1, check box 2, The presumpt	ion of abuse is detern	nined by Form 22A-	2.
Pa	rt 3:	Sign Below				NACTOR AND CONTRACTOR
		By signing here, I declare under penalty of perjury	that the information on this sta	tement and in any att	achments is true an	id correct.
			<b>.</b>	V 1		
		Signature of Debtor		hature of Debtor 2		
		Date 03/13/2025	Date	, 03/13/2025 MM / DD / YYYY		
		If you checked line 14a, do NOT fill out or file Form		61111		
		If you checked line 14b, fill out Form 22A-2 and fil	le it with this form.			
	,/,		/whitemess and follows a history or the construction of the constr	hallen i de al marca a anticolor de la companio de	eladdd fachann am rob helid o'r aff faer PP a a "Black of FP Colonia ch charles a di gwyl y charles a charles	